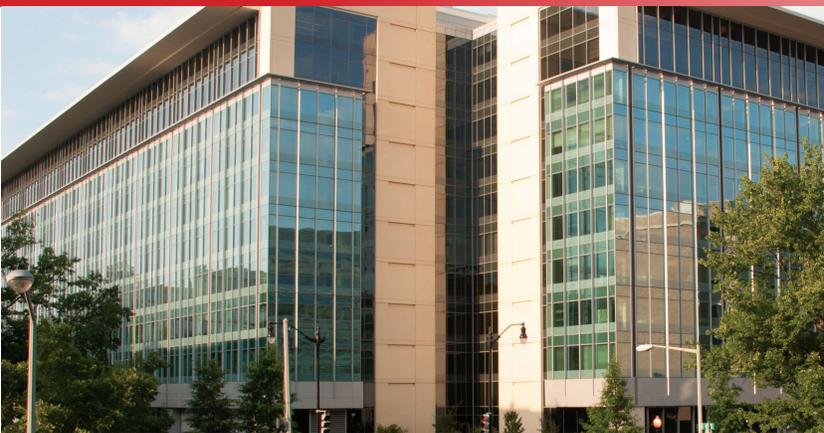
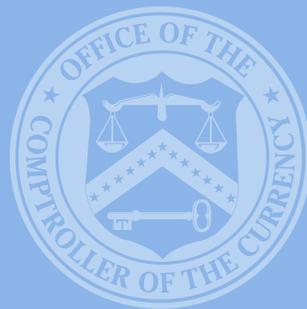


Office of Minority and Women Inclusion



2015 ANNUAL
REPORT



2015 Office of Minority and Women Inclusion
**ANNUAL
REPORT**

Office of Minority and Women Inclusion (OMWI)

The OCC's Office of Minority and Women Inclusion (OMWI), established January 2011, is responsible for implementing section 342 of the Dodd–Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank).

The OMWI Executive Director and Diversity and Inclusion Team develop standards for

- Increasing the participation of minority- and women-owned businesses in the OCC's programs and contracts, including standards for coordinating technical assistance to such businesses.
- Promoting equal employment opportunity and the racial, ethnic, and gender diversity of the workforce and senior management of the OCC.
- Assessing the diversity policies and practices of the national banks, federal savings associations, and federal branches and agencies of foreign banks the OCC regulates.

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Introduction

The Office of the Comptroller of the Currency (OCC) charters, regulates, and supervises national banks and federal savings associations and licenses, regulates and supervises the federal branches and agencies of foreign banks. The OCC's mission is to ensure that these institutions operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations. The OCC is an independent, nonappropriated agency of the U.S. Department of the Treasury.

The OCC's Strategic Plan for Fiscal Years 2015–2019 establishes three primary goals toward achievement of its vision as a preeminent prudential supervisor. The strategic goals are: supporting a vibrant and diverse federal banking system; focusing on OCC collaboration, innovation, coordination, and process efficiency; and ensuring that the agency continues to operate independently and effectively into the future.

The fulfillment of the agency's core mission of bank supervision depends on its employment of talented staff with high levels of knowledge, expertise, and experience. To maintain a competent, highly qualified workforce, the OCC is committed to fully leveraging and retaining its employees, while recruiting the best talent available from a variety of sources. The agency is dedicated to maintaining an inclusive and engaging culture and workplace environment through a diversity strategy that focuses on leadership commitment, recruitment, development, retention, and work/life balance. The OCC is committed to the inclusion of minorities, women, and minority- and women-owned businesses at all levels of the agency's business activities.

In compliance with section 342 of the Dodd–Frank Wall Street Reform and Consumer Protection Act (Dodd–Frank),¹ the OCC established its Office of Minority and Women Inclusion (OMWI) in January 2011 to be responsible for all matters of the agency relating to diversity in management, employment, and business activities. Dodd–Frank requires each OMWI agency² to submit an annual report to Congress regarding actions taken pursuant to section 342. The OCC’s Fiscal Year 2015 Annual Report to Congress covers such actions and information for the period of October 1, 2014, through September 30, 2015.

¹ 12 USC 5452.

² The federal financial agencies required to establish an OMWI under section 342 are the Board of Governors of the Federal Reserve System, each of the Federal Reserve Banks, Consumer Financial Protection Bureau (CFPB), Department of the Treasury, Federal Deposit Insurance Corporation (FDIC), Federal Housing Finance Agency, National Credit Union Administration (NCUA), OCC, and Securities and Exchange Commission (SEC).

Business Activities

Fiscal Year 2015 Payments

1. Statement of the total amounts the OCC paid to contractors during the reporting period:
 - Total payments to contractors were \$146,769,309.08.³

For a detailed explanation of the OCC's method and data sources for reporting payments, please refer to appendix A.

2. Percentage of the OCC's total payments to minority-owned or women-owned businesses (MWOB); minority-owned businesses (MOB); and women-owned businesses (WOB):
 - Payments to MWOBs were \$58,017,878.99, representing 39.5 percent of the OCC's total contractor payments.⁴
 - Payments to MOB⁵ were \$45,612,357.18, representing 31.1 percent of the OCC's total contractor payments.
 - Payments to WOB⁶ were \$15,565,799.45, representing 10.6 percent of the OCC's total contractor payments.

Five-Year Trend in Payments to MWOBs, MOB, and WOBs

Comparing fiscal year 2015 with the previous fiscal year, the percentage of payments to MWOBs was 1.6 percent higher; the percentage of payments to MOB was 3.9 percent lower; and the percentage of payments to WOBs was 28.8 percent higher (see figure 1).⁷

³ "Payments" are the net amounts, after any discounts, the OCC paid to contractors during the current fiscal year, regardless of when the awards were entered into the Federal Procurement Database System—Next Generation (FPDS-NG). Because contractors may submit invoices to the OCC after the close of the fiscal year in which the awards were made, the OCC's total payments to contractors during a given fiscal year may differ slightly from the total awards. For details of the specific amounts the OCC paid and awarded to MWOBs, MOB, WOB, and MOB demographic groups, please refer to appendixes B and C.

⁴ Payments to businesses that are both minority- and women-owned are counted only once in the total dollars paid and percentage paid to MWOBs. For fiscal year 2015, payments to businesses that were neither MOB nor WOB were \$88,751,430.09, representing 60.5 percent of the OCC's total contractor payments.

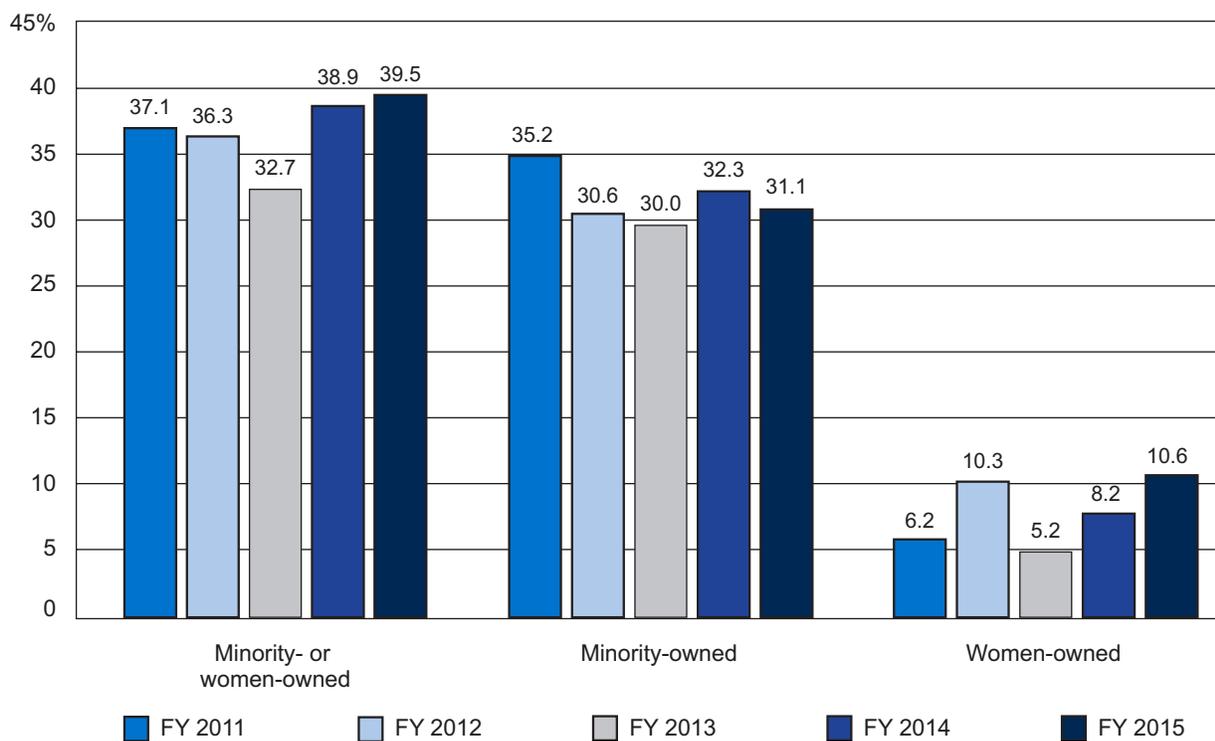
⁵ Payments to MOB include all businesses that indicate they are minority-owned in the U.S. government's System for Award Management (SAM).

⁶ Payments to WOB include all businesses that indicate they are women-owned in the SAM.

⁷ The percentage differences stated in the narrative of this report are based on underlying data (see appendix B), not the rounded percentages used in figures 1 and 2.

Comparing fiscal year 2015 with the average of the previous four fiscal years (2011–2014), the percentage of payments to MWOBs was 9.0 percent higher; the percentage of payments to MOBs was 3.0 percent lower; and the percentage of payments to WOBs was 42.3 percent higher.

Figure 1: Payments to MWOBs, MOBs, and WOBs as a Percentage of Total OCC Payments, Five-Year Trend



Source: Core Financial System and FPDS-NG for FY 2011 to FY 2015 (including FY 2011 Office of Thrift Supervision data).

Five-Year Trend in Payments to MOB Demographic Groups

In addition to the section 342 requirement to report the total amounts and percentage of payments to MOB, WOBs, and MWOBs, the OCC also tracks payments to MOB demographic groups (see figure 2). Specifically, the OCC reports payments to Asian American-owned businesses,⁸ Black American-owned businesses, Hispanic American-owned businesses, Native American-owned businesses,⁹ and Other MOB.¹⁰

⁸ “Asian American” means Asian-Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China, Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, the Philippines, Republic of Palau, Republic of the Marshall Islands, Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, Guam, Samoa, Macao, Hong Kong, Fiji, Tonga, Kiribati, Tuvalu, or Nauru) and Subcontinent Asian (Asian-Indian) Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands, or Nepal). (See 48 CFR 52.219-1.)

⁹ “Native American” means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

¹⁰ “Other MWOBs” means those businesses designating “minority-owned” in the SAM, but not designating Asian American, Black American, Hispanic American, or Native American.

Comparing fiscal year 2015 with the previous fiscal year, the percentage of payments to Black American-owned businesses, Native American-owned businesses, and Other MOBs all increased:

- Black American-owned businesses is 4.7 percent compared with 3.9 percent.
- Native American-owned businesses is 2.8 percent compared with 1.8 percent.
- Other MOBs is 0.2 percent compared with 0.1 percent.

Comparing fiscal year 2015 with the previous fiscal year, the percentage of payments to Asian American-owned businesses and Hispanic American-owned businesses both decreased:

- Asian American-owned businesses is 23.0 percent compared with 25.8 percent.
- Hispanic American-owned businesses is 0.6 percent compared with 0.7 percent.

Comparing fiscal year 2015 with the average of the previous four fiscal years (2011–2014), the percentage of payments to Black American-owned businesses and Native American-owned businesses both increased:

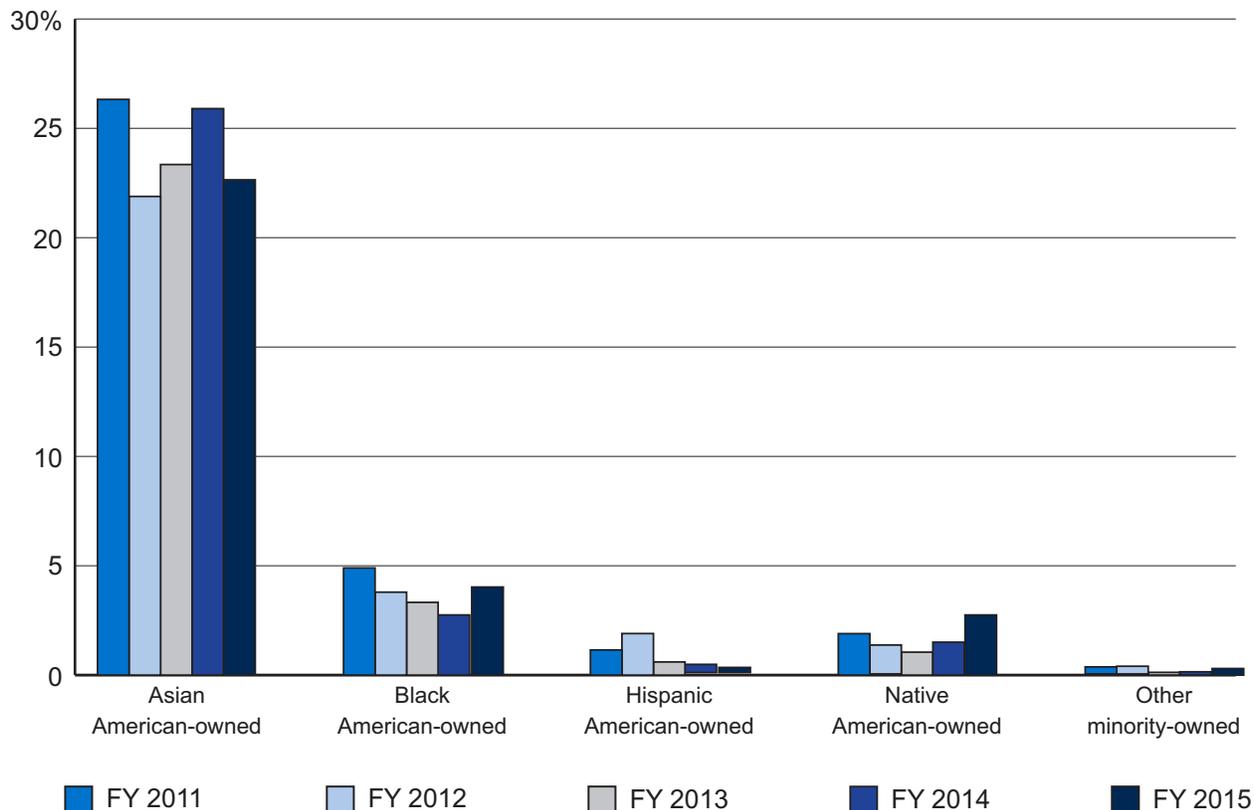
- Black American-owned businesses is 4.7 percent compared with 4.3 percent.
- Native American-owned businesses is 2.8 percent compared with 1.8 percent.

Comparing fiscal year 2015 with the average of the previous four fiscal years (2011–2014), the percentage of payments to Asian American-owned businesses, Hispanic American-owned businesses, and Other MOBs all decreased:

- Asian American-owned businesses is 23.0 percent compared with 24.6 percent.
- Hispanic American-owned businesses is 0.6 percent compared with 1.2 percent.
- Other MOBs is 0.16 percent compared with 0.21 percent.

For details of the OCC's five-year payment trend to MOB demographic groups, please refer to appendix B.

Figure 2: Payments to MOB Demographic Groups as a Percentage of Total OCC Payments, Five-Year Trend



Source: Core Financial System and FPDS-NG for FY 2011 to FY 2015 (including FY 2011 Office of Thrift Supervision data).

Trends in Awards by Classification of Suppliers

Each year the OMWI tracks the North American Industry Classification System (NAICS)¹¹ codes with the highest cumulative dollar amounts awarded by the OCC.¹² For fiscal year 2015, computer-related purchases (including other computer-related services; computer facilities management services; data processing, hosting, and related services; computer system design services; and Internet publishing and broadcasting and Web search portals) accounted for over two-thirds of the OCC’s total dollars awarded (see figure 3).

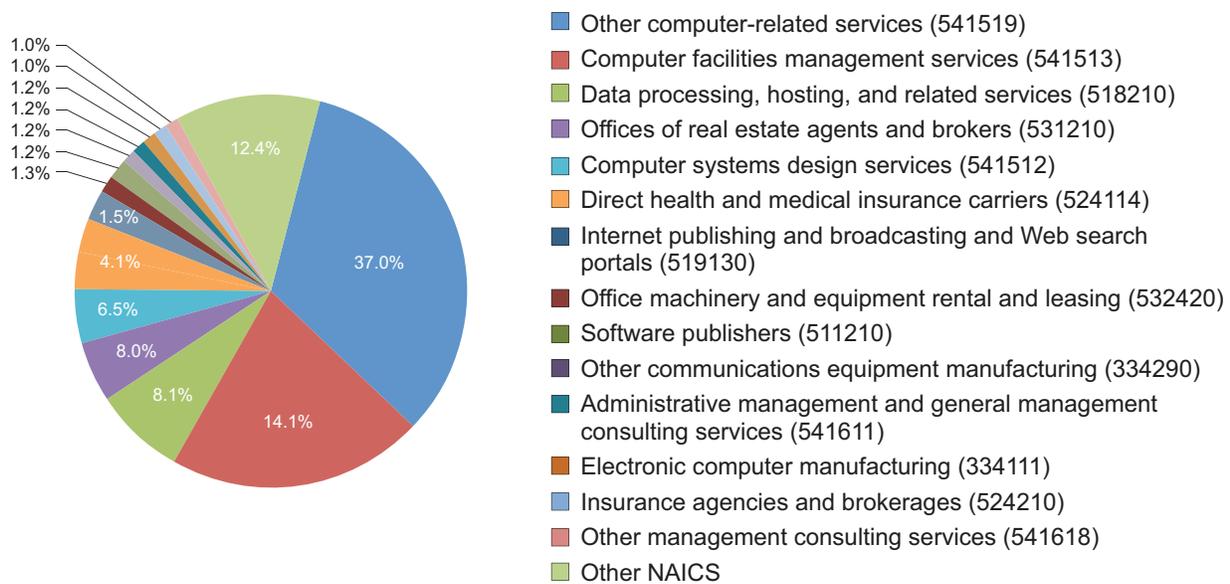
¹¹ The NAICS is the standard that federal statistical agencies use in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. The NAICS is a two- to six-digit hierarchical classification system, offering five levels of detail. Each digit in the code is part of a series of progressively narrower categories, and more digits in the code signify greater classification detail. The first two digits designate the economic sector, the third digit designates the subsector, the fourth digit designates the industry group, the fifth digit designates the NAICS industry, and the sixth digit designates the national industry.

¹² “Awards” are action obligations, which are the net amount of funds obligated or de-obligated. Awards, rather than payments, are used for the OCC’s NAICS code category analysis because the data source for NAICS code categories is FPDS-NG (and FPDS-NG is the database for awards). For additional information on the method and data sources for reporting awards, please refer to appendix A.

The OMWI’s analysis of the NAICS code award categories over the last five years has identified two trends. First, seven NAICS codes consistently account for more than 70.0 percent of the OCC’s awards (see appendix D). Second, computer-related purchases compose the largest combined NAICS code category.

The OCC reports on the classification of suppliers and includes this information in the OMWI’s outreach materials to help businesses understand the types of industries in which the OCC spends the majority of its contracting dollars.

Figure 3: NAICS Codes With 1 Percent or Greater of Total OCC Award Dollars, FY 2015



Source: FPDS-NG for FY 2015.

Implementation of Standards and Procedures to Ensure Fair Inclusion

Beginning on March 1, 2012, the OCC inserted the “Standards and Procedures for OCC Contractor’s Good Faith Efforts to Include Minorities and Women in the Contractor’s Workforce”¹³ (Good Faith Efforts clause) into all new contracts of more than \$150,000. The OMWI reviews contractors’ good faith efforts, makes a determination whether any contractors have failed to make good faith efforts, and takes appropriate action as authorized by section 342.¹⁴

¹³ In the Good Faith Efforts clause, contractors affirm their commitment, as well as the commitment of their subcontractors, to make good faith efforts to include minorities and women in their workforces.

¹⁴ The OCC requires a written affirmative action plan or other written program designed to ensure the fair inclusion of minorities and women in the contractor’s workforce, including outreach, recruitment, and training efforts whereby the contractor sets forth specific, results-oriented policies and procedures.

Since the OCC began requiring the Good Faith Efforts clause, the OMWI has reviewed 73 contractor submissions of good faith efforts. Of the 73 reviewed, 35 had more than 50 employees and 38 businesses had fewer than 50 employees. The 35 businesses with more than 50 employees submitted copies of their affirmative action plans and other documentation to demonstrate good faith efforts to include minorities and women in their workforces; and the 38 businesses with fewer than 50 employees submitted other documentation to demonstrate good faith efforts. The OMWI reviewed these submissions and, to date, there have been no instances when a recommendation by the OMWI for further action has been necessary.

The majority of the OCC's contractors (38 of the 73 reviewed) were not required to submit Standard Form 100 (EEO-1) reports to the Equal Employment Opportunity Commission (EEOC)¹⁵ and were not subject to the Office of Federal Contract Compliance Programs equal employment opportunity (EEO) requirements.¹⁶ Contractors that had not been required to establish a written plan or program outlining their diversity efforts and results continue to create some challenges for the OMWI to substantiate their good faith efforts. The OMWI responded to these challenges by answering contractors' questions on the documentation required for the OMWI to assess good faith efforts. Given that over half of the businesses reviewed have fewer than 50 employees and so have limited experience substantiating good faith efforts, the OMWI will continue providing technical assistance on contractors' compliance with the Good Faith Efforts clause and efforts toward the fair inclusion of minorities and women in their workforces.

Successes and Challenges in the OCC's Supplier Diversity Program

Technical Assistance and Outreach Program

Events

During fiscal year 2015, the OMWI engaged in numerous outreach activities to provide technical assistance, enhance awareness, and respond to potential contractors concerning procurement opportunities. Specifically, OMWI representatives hosted, led, or were featured speakers at several events to provide specific technical assistance to MWOBs. OMWI representatives also exhibited and held matchmaking sessions at numerous other external events (see appendix E). The two events the OCC hosted or co-hosted received overwhelmingly positive feedback from participants.

¹⁵ The EEOC requires EEO-1 reports for all federal contractors (private employers) who are not otherwise exempt and (1) have 50 or more employees and (2) are prime contractors or first-tier subcontractors and have a contract, subcontract, or purchase order amounting to \$50,000 or more.

¹⁶ The Office of Federal Contract Compliance Programs regulations implementing Executive Order 11246 require supply and service contractors—generally those with 50 or more employees and a contract of \$50,000 or more—to develop and maintain written affirmative action programs.

- **National Veterans Small Business Engagement, Atlanta, Ga.**
December 9–11, 2014: OMWI representatives presented a technical training session, “How To Do Business With the OCC and How to Review Government Forecasts,” which provided information on understanding and preparing for future business opportunities with the OCC (62 MWOB representatives attended). In addition, OMWI representatives participated in two Senior Leader Roundtables and three Dining With Decision Maker events (64 MWOB representatives attended).
- **Enterprising Women Awards Celebration and Conference, Orlando, Fla.**
March 31, 2015: OMWI representatives presented a technical training session, “Using Your Certifications to Increase Government and Corporate Contracts,” which provided information on the OCC’s OMWI program as well as specific technical training (55 WOB representatives attended). In addition, OMWI representatives exhibited at a booth and connected with 13 WOB representatives.
- **ChallengeHer: Women Impacting Public Policy, Washington, D.C.**
May 11, 2015: An OMWI representative participated on a federal government panel presenting technical information to WOBs on how to respond to solicitations, sources-sought requests and requests for information; how to find opportunities and read forecasts; women-owned set-asides and certification specifics; understanding how an agency procures services and goods; and capacity building for long-term success (280 MWOB representatives attended).
- **Federal Reserve Board of Governors Vendor Fair: Procuring the Future, Washington, D.C.**
June 17, 2015: An OMWI representative participated in a technical training session, “Doing Business With Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) Agencies,” which provided information on what and how the OCC procures, how to look for opportunities, and how to be in a position to participate in future OCC procurement efforts. In addition, the OCC exhibited at a booth and connected with 200 MWOB representatives.
- **National Small Business Federal Contracting Summer Summit, Washington, D.C.**
July 9, 2015: An OMWI representative presented a technical training session, “Federal Procurements: Knowing How and What.” The session provided information on understanding how and what an agency procures, the Federal Small Business Program regulations, how to research an agency’s top 10 NAICS categories, understanding the importance of participating in market research, and responding to requests for information, quotations, and proposals (240 MWOB representatives attended). In addition to the presentation, the OMWI representative conducted matchmaking sessions and connected with 55 vendors.

- **Managing for Long-Term Success, Washington, D.C.**
July 22, 2015: The OCC hosted Professor Leonard Greenhalgh of the Tuck School of Business at Dartmouth College. Dr. Greenhalgh serves as the Director of the school's programs for MWOBs. He spoke to attendees about establishing strategic direction for entrepreneurial businesses and attaining overall business growth (100 MWOB representatives attended).¹⁷
- **Joint OMWI Procurement Technical Assistance Event, Arlington, Va.**
August 12, 2015: Representatives from the eight OMWI agencies together with the Virginia Procurement Technical Assistance Program co-hosted an event, "Collaborating for Success." This one-day event for MWOBs interested in building and expanding their federal contracting opportunities featured the following technical assistance sessions:
 - Government Contracting: Debunking the Myths;
 - Federal Proposal Writing 101;
 - Competitive Intelligence for Federal Contractors; and
 - "Prime Time" (featuring a panel of business representatives who explained how partnerships and "teaming arrangements" can aid in successfully competing for federal contract opportunities).

MWOBs had opportunities to network with representatives from many sources of business assistance as well as procurement representatives from the OMWI agencies. This event received very favorable comments (344 MWOB representatives attended).

Contracts

Since its inception, the OCC's OMWI technical assistance program and outreach efforts have helped the agency award a total of \$3,888,392 to MWOBs, of which \$1,688,779 was awarded in fiscal year 2015:

- Two MWOBs for a total of \$330,118
- Three MOBs for a total of \$201,589
- Five WOBs for a total of \$1,157,072

¹⁷ Survey results show that 74 percent of the participants rated this event as "excellent" and 26 percent of the participants rated it as "very good."

Analysis of Number of MWOBs Participating and Dollars Awarded in Top NAICS Codes

To identify potential opportunities for increasing MWOB participation, the OMWI analyzed the OCC's top seven NAICS codes in relation to the demographics of contractors who provide these services. This analysis enables the OMWI to compare the percentage of businesses receiving OCC awards in each NAICS code with the percentage of MWOBs with capabilities in that code.

For example, for the OCC's largest NAICS code by both total awards and total number of contractors, "other computer-related services": 37.5 percent of the businesses in this NAICS code are MOB, and 32.1 percent of the businesses with OCC awards are MOB (see table 1). For the same NAICS code, 24.8 percent of the businesses participating are WOB and 22.6 percent of the businesses receiving OCC awards are WOB. Therefore, the percentage of MWOBs with awards in the OCC's largest NAICS code is comparable to the percentage of MWOBs participating in this NAICS code. For the OCC's second largest NAICS code by total dollars awarded, "computer facilities management services": 44.9 percent of the businesses participating in this NAICS code are MOB, and 66.7 percent of the businesses with OCC awards are MOB. Therefore, the percentage of MOB with OCC awards in the OCC's second largest NAICS code exceeds the percentage of MOB participating in this NAICS code.

The OCC uses these data to develop strategies around NAICS codes where the agency has low percentages of awards to MOB or WOB (for example, the OCC will explore the OCC's awards for "data processing, hosting, and related services" for opportunities where MOB and WOB could offer these services).

Table 1: Percentage of Businesses Participating in Top 7 NAICS Codes Compared With the Percentage of Businesses Awarded OCC Contracts, FY 2015

| | NAICS Codes and Description | | | | | | | | | | | | | |
|---|---------------------------------|---|--|---|----------------------------------|--|---|-----------|-------------|-----------|-------------|-----------|-------------|-----------|
| | 541519 | | 541513 | | 518210 | | 531210 | | 541512 | | 524114 | | 519130 | |
| | Other computer-related services | Computer facilities management services | Data processing, hosting, and related services | Offices of real estate agents and brokers | Computer systems design services | Direct health and medical insurance carriers | Internet publishing and broadcasting and Web search portals | | | | | | | |
| Total number of businesses with OCC awards | 84 | | 3 | | 15 | | 1 | | 6 | | 2 | | 22 | |
| MOBs, WOBs, and demographic groups | % Particip. | % Awarded | % Particip. | % Awarded | % Particip. | % Awarded | % Particip. | % Awarded | % Particip. | % Awarded | % Particip. | % Awarded | % Particip. | % Awarded |
| Minority-owned | 37.5 | 32.1 | 44.9 | 66.7 | 37.9 | 0.0 | 29.6 | 0.0 | 35.9 | 50.0 | 26.0 | 0.0 | 32.5 | 0.0 |
| Women-owned | 24.8 | 22.6 | 25.2 | 0.0 | 26.2 | 0.0 | 37.3 | 0.0 | 24.0 | 0.0 | 22.8 | 0.0 | 29.7 | 0.0 |
| Asian American-owned | 14.1 | 13.1 | 15.8 | 66.7 | 13.6 | 0.0 | 3.6 | 0.0 | 14.0 | 16.7 | 1.7 | 0.0 | 10.2 | 0.0 |
| Black American-owned | 16.2 | 2.4 | 20.3 | 0.0 | 16.5 | 0.0 | 18.8 | 0.0 | 15.1 | 16.7 | 17.9 | 0.0 | 15.0 | 0.0 |
| Hispanic American-owned | 5.7 | 8.3 | 6.5 | 0.0 | 5.7 | 0.0 | 6.9 | 0.0 | 5.6 | 16.7 | 7.5 | 0.0 | 5.3 | 0.0 |
| Native American-owned | 3.4 | 4.8 | 4.7 | 0.0 | 3.9 | 0.0 | 1.8 | 0.0 | 3.0 | 0.0 | 1.2 | 0.0 | 2.8 | 0.0 |
| Other minority-owned | 1.1 | 3.6 | 1.3 | 0.0 | 1.3 | 0.0 | 1.4 | 0.0 | 1.1 | 0.0 | 1.4 | 0.0 | 1.5 | 0.0 |

Source: FPDS-NG for FY 2015 and SAM Entity Management Extracts for September 2015.

Along with performing analysis on the total number of businesses with OCC awards in the top seven NAICS codes, the OMWI also gathered and analyzed data on the OCC’s percentage of dollars awarded in the top seven NAICS codes to MOBs, WOBs, and MOB demographic groups (see appendix F). This analysis shows that there are awards to every demographic group in the OCC’s largest NAICS code (by both total dollars and total number of contractors), “other computer-related services.”¹⁸ MOBs received 35.5 percent of the total dollars awarded in this NAICS code and WOBs received 21.0 percent of the total dollars awarded.¹⁹ The OMWI monitors and develops procurement strategies that promote diversity and inclusion for both the number of MWOBs and the dollars awarded to MWOBs in each of its top NAICS codes.

¹⁸ Specifically, Asian American-owned businesses received 1.1 percent; Black American-owned businesses received 1.7 percent; Hispanic American-owned businesses received 15.5 percent; Native American-owned businesses received 8.6 percent; and Other MOBs received 8.6 percent.

¹⁹ MWOBs received 45.6 percent of the total dollars awarded in this NAICS code, and businesses categorized as “neither minority- nor women-owned” received 53.4 percent of the total dollars awarded in this NAICS code.

Plans for Enhancing Opportunities to Contract With and Provide Technical Assistance to MWOBs

On May 8, 2013, the OMWI implemented an OCC Database, which continues to be a resource for early market research used by the OMWI, the OCC Acquisitions Division, and other OCC business units, as well as to support the OMWI's technical assistance efforts. During fiscal year 2015, the OMWI enhanced the OCC Database to include additional reporting information such as whether businesses have been awarded federal contracting vehicles.²⁰ At the end of fiscal year 2015, there were 439 businesses registered in the OCC Database (190 businesses registered during fiscal year 2015, a 76.0 percent increase).

During fiscal year 2016, OMWI representatives will speak at events such as the Government Small Business Conference hosted by the Florida Small Business Development Center (May 2016), and the OMWI is planning to host a MWOB Webinar. These sessions will provide guidance on government contracting and technical assistance to MWOBs.

The OMWI will continue to collaborate with the other agencies' OMWI offices through the Supplier Diversity Working Group, which shares information and best practices and collaborates to maximize opportunities for technical assistance to MWOBs. The OCC is leading the efforts for a "best practices" training day for members of the working group. The OCC has also recognized the importance of its supplier diversity program by having an OMWI staff member attain certification by the Institute for Supply Management as a certified professional in supplier diversity (CPSD).²¹

²⁰ Examples of federal contracting vehicles include (1) U.S. General Services Administration Information Technology Schedule 70; (2) National Institutes of Health Information Technology Acquisition and Assessment Center CIO-SP3; and (3) National Aeronautics and Space Administration Solutions for Enterprise-Wide Procurement.

²¹ The CPSD is a certification for supply management professionals whose responsibilities include supplier diversity and business professionals with responsibility for strategic diversity initiatives within their organizations. The content of the CPSD examination is based on the findings of a job analysis of supplier diversity positions, including policies and planning; sourcing and supplier development; finance and budgeting; metrics and oversight; training and development; and advocacy, marketing, and outreach.

Workforce Diversity and Inclusion in Employment: Recruitment, Hiring, Career Development, and Retention

Current Status

Bank supervision is the OCC's core mission, and the majority of its employees are bank examiners. Bank examination activities are supported by attorneys, economists, and various operational and administrative occupations referred to as "all other series" in this annual report.

As of September 30, 2015, the OCC's permanent workforce totaled 3,819 employees, a net change of 0.5 percent below the 3,837 permanent employees at the end of fiscal year 2014. Since the inception of this annual report five years ago, the participation rate of females (45.1 percent) in the OCC's workforce has remained fairly stable (a 1.0 percentage point decrease). Minority participation increased by 3.4 percentage points to 33.1 percent. At the end of fiscal year 2015, all major EEO groups were at or near parity with the 2010 national civilian labor force (NCLF) rates,²² with the exception of females and Hispanics. For changes in the OCC's workforce participation rates from fiscal year 2011 to 2015, please see appendix H.

Although the OCC continued to work to address the low participation of Hispanics in its workforce, their overall participation rate remained below their NCLF rate (see table 2). Hispanic participation rates are below parity in the following occupational positions – economists (males and females), bank examiners (females), and the "all other series" (males). Similarly, females across EEO groups and Asian males in bank examiner positions participated below their occupational civilian labor force (OCLF) rates. For a further breakdown of ethnicity and race indicator (ERI) groups and gender by occupational positions in the OCC workforce profile, please refer to appendix I. The fiscal year 2015 EEO-1 Report of OCC Occupational Categories is available in appendix J.

The Treasury Department provided a more realistic benchmark comparison for the OCC's overall workforce – the relevant civilian labor force (RCLF) rate. This customized RCLF rate is based on the OCC's occupational composition and total workforce annually. The 2015 RCLF was calculated by comparing the OCLF availability rate from the 2010 census data with the percentage availability rate of each occupation represented in the OCC's workforce as of the end of the first quarter of fiscal year 2015 (see table 3).

²² NCLF data are derived from the 2010 census and reflect persons 16 years of age or older who are employed or are actively seeking employment. The data are adjusted for citizenship and exclude those in the armed services. The OCC's workforce demographics benchmark comparisons are made against the 2010 NCLF availability rates and the OCLF availability rates for the OCC's three major occupational groups—bank examiners, attorneys, and economists. See appendix G for more details.

Table 2: OCC Workforce Profile as of September 30, 2015

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|--------------------------------|-------|-------------------|-------------------|------------------|------------------|------------------|------------------|-------------------|
| OCC workforce | 3,819 | 54.9 | 45.1 ^a | 7.8 | 17.2 | 6.8 ^a | 1.3 ^a | 66.9 ^a |
| 2010 NCLF | | 51.9 | 48.1 | 3.9 | 12.0 | 10.0 | 1.8 | 72.3 |
| Bank examiner | 2,559 | 61.0 | 39.0 ^a | 5.9 ^a | 12.4 | 6.5 ^a | 1.3 | 73.9 |
| 2010 bank examiner OCLF | | 54.7 | 45.3 | 7.7 | 12.3 | 6.8 | 0.9 | 72.4 |
| Attorney | 174 | 51.7 ^a | 48.3 | 6.9 | 5.7 | 7.5 | 0.6 ^a | 79.3 ^a |
| 2010 attorney OCLF | | 66.7 | 33.3 | 3.6 | 4.7 | 4.3 | 0.9 | 86.4 |
| Economist | 75 | 66.7 ^a | 33.3 | 30.7 | 1.3 ^a | 4.0 ^a | 0.0 ^a | 64.0 ^a |
| 2010 economist OCLF | | 67.1 | 32.9 | 7.6 | 5.5 | 5.1 | 0.9 | 81.0 |
| All other series | 1,011 | 39.0 ^a | 61.0 | 11.0 | 32.5 | 7.5 ^a | 1.7 ^a | 47.2 ^a |
| 2010 NCLF | | 51.9 | 48.1 | 3.9 | 12.0 | 10.0 | 1.8 | 72.3 |

Source: MD-715 workforce data table as of September 30, 2015.

^a EEO groups participating at rates below the 2010 NCLF and OCLF rates.

Note: Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

Table 3: OCC Workforce Profile as of September 30, 2015, Compared With RCLF Rates

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|------------------|-------|-------------|-------------------|------------|------------|------------------|------------------|-------------------|
| OCC workforce | 3,819 | 54.9 | 45.1 ^a | 7.8 | 17.2 | 6.8 ^a | 1.3 ^a | 66.9 ^a |
| 2015 RCLF | | 44.6 | 55.3 | 4.8 | 9.2 | 7.2 | 1.4 | 77.3 |

Source: MD-715 workforce data table as of September 30, 2015.

^a EEO groups participating at rates below the 2015 RCLF rates.

Note: Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

Over the last five years, the OCC’s hiring rates for Asians and Blacks have consistently been above their NCLF rates. Female and Hispanic hiring rates, however, have generally been below their NCLF rates. In fiscal year 2014, the OCC put in place designated recruiters to target diversity recruitment for entry-level and experienced hiring in bank examiner positions. In fiscal year 2015, female and Hispanic hiring rates increased by 6.5 and 1.4 percentage points, respectively, from fiscal year 2014 hiring rates (see table 4).

Table 4: OCC Hires, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|------------------|-------|-------------------|-------------------|------------|-------------|------------------|------------------|-------------------|
| FY 2011 | 133 | 51.9 ^a | 48.1 | 10.5 | 14.3 | 3.8 ^a | 3.0 | 68.4 ^a |
| FY 2012 | 359 | 59.1 | 40.9 ^a | 7.7 | 16.2 | 8.1 ^a | 2.8 | 65.7 ^a |
| 2000 NCLF | | 53.2 | 46.8 | 3.6 | 10.5 | 10.7 | 2.4 | 72.7 |
| FY 2013 | 421 | 61.3 | 38.7 ^a | 10.0 | 19.0 | 8.6 ^a | 1.4 ^a | 61.0 ^a |
| FY 2014 | 221 | 64.7 | 35.3 ^a | 14.5 | 12.7 | 7.2 ^a | 1.4 ^a | 64.3 ^a |
| FY 2015 | 268 | 58.2 | 41.8 ^a | 7.4 | 19.7 | 8.6 ^a | 1.2 ^a | 63.0 ^a |
| 2010 NCLF | | 51.9 | 48.1 | 3.9 | 12.0 | 10.0 | 1.8 | 72.3 |

Source: MD-715 workforce data table as of September 30, 2015.

^a EEO groups hired at rates below the 2000 and 2010 NCLF rates.

Note: Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

In at least four of the last five years, females and Asians consistently separated below their average workforce participation rates. Comparatively, males and Whites separated consistently above their average workforce participation rates. In fiscal year 2015, males, Hispanics, persons of Small ERI groups, and Whites separated at rates above their average workforce participation rates. There were 303 separations in fiscal year 2015, a 4.7 percent net decrease from fiscal year 2014 separations (see table 5).

Table 5: OCC Separations, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|---|-------|-------------------|-------------|------------------|-------------------|------------------|------------------|-------------------|
| FY 2011 | 300 | 56.3 ^a | 43.7 | 5.3 | 16.7 ^a | 6.0 | 1.0 | 71.0 ^a |
| FY 2012 | 315 | 59.7 ^a | 40.3 | 6.0 | 17.8 ^a | 3.8 | 0.6 | 71.7 ^a |
| FY 2013 | 265 | 61.1 ^a | 38.9 | 6.0 | 16.2 | 5.3 | 1.5 | 71.0 ^a |
| FY 2014 | 318 | 55.7 ^a | 44.3 | 8.5 ^a | 11.3 | 7.5 ^a | 2.2 ^a | 70.4 ^a |
| FY 2015 | 303 | 56.4 ^a | 43.6 | 5.9 | 14.5 | 6.5 ^a | 2.0 ^a | 71.0 ^a |
| Average OCC workforce participation rate | | 54.4 | 45.6 | 7.0 | 16.6 | 6.4 | 1.6 | 68.4 |

Source: MD-715 workforce data table as of September 30, 2015.

^a EEO groups separated at rates above their average workforce participation rates.

Note: Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

Males, Asians, and Hispanics received promotions at rates above their average workforce participation rate in four of the last five years. Promotion rates for females and Blacks, however, were below their average workforce participation rates in four of the last five years. In fiscal year 2015, the OCC had 331 promotions, males, Asians, Blacks, and Hispanics received promotions at rates above their average workforce participation rates in this period (see table 6).

Table 6: OCC Promotions, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|---|-------|-------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|
| FY 2011 | 289 | 58.8 | 41.2 ^a | 8.3 | 10.4 ^a | 8.3 | 1.0 ^a | 72.0 |
| FY 2012 | 328 | 56.7 | 43.3 ^a | 7.3 | 10.7 ^a | 5.5 ^a | 0.9 ^a | 75.6 |
| FY 2013 | 408 | 52.2 ^a | 47.8 | 4.7 ^a | 11.5 ^a | 9.1 | 1.7 | 73.0 |
| FY 2014 | 426 | 57.0 | 43.0 ^a | 7.7 | 16.2 ^a | 8.2 | 2.3 | 65.5 ^a |
| FY 2015 | 331 | 55.9 | 44.1 ^a | 8.2 | 18.1 | 7.5 | 0.6 ^a | 65.6 ^a |
| Average OCC workforce participation rate | | 54.4 | 45.6 | 7.0 | 16.6 | 6.4 | 1.6 | 68.4 |

Source: OCC HR Data Mart as of FY 2015.

^a EEO groups promoted at rates below their average workforce participation rates.

Note: Small ERI groups are Native Americans, Native Hawaiians, and persons of two or more races combined.

Fiscal Year 2015 Focus Areas

Increasing the Participation of Hispanics

In fiscal year 2015, increasing the low participation rate of Hispanic employment remained a priority area for the OCC. The agency’s Hispanic population increased slightly to 6.8 percent in fiscal year 2015, a 0.2 percentage point increase from fiscal year 2014, and a 1.1 percentage point improvement over the fiscal year 2011 rate of 5.7 percent. The overall participation rate, however, remains significantly below the 2010 NCLF rate of 10.0 percent. When compared with the RCLF rate (7.2 percent), Hispanic participation overall was below parity by 0.4 percentage points in fiscal year 2015 (males, 3.5 percent vs. 2.7 percent; and females, 3.3 percent vs. 4.5 percent). Hispanics were hired at a rate of 8.6 percent in fiscal year 2015, above their hiring rate (7.2 percent) in fiscal year 2014.

Hispanics are represented above the OCLF in the attorney occupational series (7.5 percent vs. 4.3 percent), as are Hispanic males in the bank examiner occupation (3.8 percent vs. 3.1 percent). In fiscal year 2015, Hispanic bank examiners were hired at a rate of 10.2 percent, higher than their OCLF rate of 6.8 percent. No Hispanic attorneys or economists were hired in fiscal year 2015. Hispanic separations were lower than their workforce participation rate for bank examiners (6.2 percent vs. 6.5 percent) and for attorneys (7.1 percent vs. 7.5 percent), and no Hispanic economists separated (see table 7). Hispanic males, however, separated at a higher rate (5.2 percent) than their participation rate in the workforce (3.8 percent). For a gender breakdown of the OCC’s Hispanic profile, see appendixes K and L.

The Entry-Level Bank Examiner Recruitment Program continued to be a significant source for Hispanic hiring at the OCC. In fiscal year 2015, 13.2 percent (19) of entry-level bank examiners self-identified as Hispanics.

The OCC conducted an applicant flow data analysis of all of its vacancy announcements (including entry-level bank examiners) in fiscal years 2013 and 2014, by gender, ethnicity (Hispanic and non-Hispanic), and race. The applicant pool for Hispanics was 9.2 percent with a hiring rate of 9.3 percent; the applicant pool and hiring rates were below the NCLF of 10.7 percent. In addition, the OCC conducted a separate applicant flow data analysis of the entry-level bank examiner recruitment process for recruitment campaigns 2013 through 2015. The applicant rate for Hispanics in the campaign pools, on average, was 10.8 percent with a hiring rate of 10.7 percent; the applicant pool and hiring rates exceeded their OCLF of 6.8 percent. The analyses disclosed no evidence of a statistically significant shift in the ethnic composition of the applicant pool as it progressed through the decision process. The OCC concluded that decision points along the hiring process do not pose barriers to the hiring of Hispanics. Efforts are under way to establish regular monitoring and analyses of applicant flow data.

Table 7: Hispanic Profile by Occupational Positions, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | | | FY 2011 | FY 2012 | | FY 2013 | FY 2014 | FY 2015 | |
|-------------------------|----------------|-------------|------------------|------------------|-------------|------------------|-------------------|-------------------|------------------|
| Bank examiner | Hires | 3.8 | 3.4 ^a | 5.6 | 6.8 | 7.8 | 7.4 | 10.2 | |
| | Separations | 2000 | 5.4 | 4.4 | | 2010 | 4.8 | 9.1 ^b | 6.2 |
| | OCC wrk. part. | OCLF | 5.9 | 6.0 | | OCLF | 6.3 ^a | 6.2 ^a | 6.5 ^a |
| Attorney | Hires | 3.5 | 14.3 | 14.3 | 4.3 | 0.0 ^a | 20.0 | 0.0 ^a | |
| | Separations | 2000 | 0.0 | 0.0 | | 2010 | 0.0 | 11.1 ^b | 7.1 |
| | OCC wrk. part. | OCLF | 6.3 | 7.1 | | OCLF | 7.3 | 7.6 | 7.5 |
| Economist | Hires | 5.1 | 0.0 ^a | 0.0 ^a | 5.1 | 20.0 | 14.3 | 0.0 ^a | |
| | Separations | 2000 | 0.0 | 0.0 | | 2010 | 20.0 ^b | 16.7 ^b | 0.0 |
| | OCC wrk. part. | OCLF | 4.8 ^a | 4.5 ^a | | OCLF | 4.4 ^a | 4.2 ^a | 4.0 ^a |
| All other series | Hires | 10.7 | 3.1 ^a | 14.6 | 10.0 | 10.5 | 5.5 ^a | 4.2 ^a | |
| | Separations | 2000 | 8.9 ^b | 3.1 | | 2010 | 6.4 | 1.4 | 7.6 ^b |
| | OCC wrk. part. | NCLF | 5.0 ^a | 7.0 ^a | | NCLF | 7.4 ^a | 7.7 ^a | 7.5 ^a |

Source: MD-715 workforce data table as of September 30, 2015.

^a Hispanic workforce participation and hiring rates below the relative 2000 and 2010 NCLF or OCLF rates.

^b Hispanic separation rates above their workforce participation rate.

The OCC maintains ongoing relationships with minority professional organizations and colleges and universities with large populations of minority and female students. The agency contracted for 17 interns through its National Diversity Internship Program in fiscal year 2015, the fifth year it has sponsored the program, using three student employment groups: the Hispanic Association of Colleges and Universities; INROADS,

a nonprofit organization that trains and develops minority students for professional careers; and The Washington Center. In addition, the OCC hired 21 students through the federal Pathways internship program,²³ of whom 4.8 percent (one) was Hispanic, below the NCLF rate of 10.0 percent.

During fiscal year 2015, the OCC recruited from the following Hispanic-serving institutions as part of its entry-level bank examiner program: California State University at Long Beach; California State University at Fullerton; Colorado State University; Florida International University; the University of New Mexico; the University of Texas at El Paso; and the University of Texas–Pan American. The OCC also sought additional sources for entry-level bank examiner recruitment through the Association of Latin Professionals in Finance and Accounting (ALPFA) and through NACELink OneStop, a national recruiting network with over 150 schools including minority-serving institutions. In addition, the OCC obtained data from the National Association of Colleges and Employers on the demographic makeup of its member institutions' accounting and finance graduating classes, to help determine which schools to target in efforts to build a diverse applicant pool. In its efforts to recruit minorities and females, the OCC also participated in a variety of conferences and career fairs, including events sponsored by the ALPFA, Beta Alpha Psi, the National Council of La Raza, and the National Hispanic Bar Association.

As part of its entry-level bank examiner program, the OCC also recruited at the two institutions serving Asian American and Native American Pacific Islanders (St. John's University and University of Illinois at Chicago), as well as at six historically black colleges and universities: Alabama State University, Concordia College, Dillard University, Howard University, Jackson State University, and Xavier University.

Members of the OCC's Hispanic staff (8.6 percent) participated in several formal and informal career development programs and training courses that provided learning and continuous growth opportunities in fiscal year 2015. Hispanic managers and supervisors (7.7 percent) participated in agency-sponsored external leadership programs designed for managers and supervisors.

Each year, the Midsize and Community Bank Supervision (MCBS) department sponsors a career forum for precommissioned bank examiners at the end of their third year of employment. The forum provides information about bank examiner career opportunities and explains the Uniform Commission Examination (UCE) preparatory process. Of the 63 bank examiners who successfully passed the UCE, 4.8 percent (three) were Hispanic, below their participation rate in the bank examiner workforce (6.5 percent).

²³ The gender and minority breakdown of the Pathways internship program was as follows: 38.1 percent (eight) females and 42.9 percent minorities (nine), of whom 14.3 percent were Asian (three), 19.0 percent were Black (four), 4.8 percent were Hispanic (one), and 4.8 percent were persons of Small ERI groups (one). All EEO groups except Hispanics and Whites were hired at rates exceeding their NCLF rates.

The OCC continued to encourage its bank examiners to complete the cross-credentialed examination implemented in fiscal year 2012. The process provides an avenue for National Bank Examiners (NBE) to earn the certification of a Federal Thrift Regulator (FTR) to lead the examinations of federal savings associations and, likewise, for FTRs to earn the certification necessary to serve as examiners-in-charge of national bank examinations. In fiscal year 2015, 161 bank examiners passed the cross-credentialed examination, of whom 8.7 percent (14) were Hispanic, greater than their participation rate in the bank examiner workforce (6.5 percent).

In fiscal year 2015, the OCC continued to benefit from the many contributions of its Hispanic employee network group (ENG), the Hispanic Organization for Leadership and Advancement (HOLA). HOLA supports the agency in its recruitment, career advancement, and retention strategies for developing a fully engaged Hispanic workforce. In fiscal year 2015, HOLA, in partnership with other ENGs, hosted two national leadership teleconferences that provided a briefing on the OCC's Leadership Initiative. These teleconferences supported the agency's objective to encourage employee understanding of and commitment to the leadership journey. The teleconference speakers highlighted the OCC's efforts to create a culture of leadership wherein the development of leaders, at all levels of the organization, becomes an institutionalized practice and mindset. In addition, HOLA continued to use its SharePoint site, "HOLA Connected," to facilitate the exchange of career-related information and advice and to promote mentoring relationships among its members.

Hispanic employees gain value from the agency's formal and informal mentoring programs, leadership development programs (for examiners and non-examiners), career development opportunities, and related resources, including training curriculum and courses.

In fiscal year 2016, the OCC will continue to focus efforts toward increasing the participation rate of Hispanics, with special emphasis on retention activities. The low participation rate of Hispanics generally in the OCC and in two of our mission-critical occupational groups (bank examiners and economists), combined with a historically high separation rate, compel our sustained emphasis on increasing the broader participation of Hispanics and developing more effective retention strategies. Also, the OCC will continue to build on its growing recruitment successes and collaborate with agency management and HOLA to address retention issues.

Increasing the Participation of Female Bank Examiners

In fiscal year 2015, the workforce participation rate of female bank examiners increased slightly to 39.0 percent from 38.5 percent in fiscal year 2014, below the 2010 OCLF rate of 45.3 percent. The hiring rate (38.1 percent) of female bank examiners was below their OCLF rate (45.3 percent), but above their hiring rate (32.4 percent) in fiscal year 2014. In fiscal year 2015, the hiring rates for Hispanic females and Native American females were above their OCLF rates (see table 8).

The OCC conducted an applicant flow data analysis of the entry-level bank examiner recruitment process for the recruitment campaigns in 2013 through 2015. The applicant pool rate for females in the 2013–2015 examiner recruitment campaigns was 34.9 percent on average, exceeded by a hiring rate of 40.8 percent. However, these rates were below their OCLF rates of 45.3 percent. The OCC determined that decision points during the hiring process do not pose barriers to the hiring of female bank examiners. The agency plans to conduct regular monitoring and analyses of applicant flow data.

In fiscal year 2015, female bank examiners separated at a rate (34.0 percent) below their workforce participation rate (39.0 percent) and their fiscal year 2014 rate of separation (40.5 percent). Resignations and transfers accounted for 50.7 percent of separating female bank examiners in fiscal year 2015, and retirements accounted for 49.3 percent. Of the resignations and transfers, 67.6 percent were new hires (five or fewer years of employment) and 32.3 percent were mid-career employees (not new hires and not eligible for retirement).

In fiscal year 2015, the retirement eligibility pool (currently eligible and expected to obtain eligibility within five years) for female bank examiners was 31.3 percent, compared with an average of 30.2 percent over the last five years. Because of the growing retirement eligibility pool, retaining female bank examiners will continue to be a challenge.

Female bank examiners were promoted at a slightly lower rate (38.7 percent) than their rate of participation in the workforce (39.0 percent).

In fiscal year 2015, the OCC continued to use the Treasury Department Employee Exit Survey tool to gain information from separating employees about their work experiences. Travel requirements, job stress, office morale, and relationship with supervisors (recognition of efforts, contributions, and achievements) continue to be the reasons most often cited by separating female bank examiners in exit survey responses. The OCC offers flexible work arrangements, including flex days, gliding work schedules to enable varying arrival and departure times, credit hours, and telework arrangements. A majority of employees take advantage of these schedules: 87.0 percent flex, 64.0 percent vary their work schedules, and 87.0 percent telework, with 31.0 percent of employees teleworking either on a recurring or episodic basis at least once a month for the majority of the year.

Table 8: Female Bank Examiner Profile by EEO Groups, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | | | FY 2011 | FY 2012 | | FY 2013 | FY 2014 | FY 2015 | |
|-------------------------------|----------------|-------------|-------------------|-------------------|-------------|-------------------|-------------------|-------------------|-------------------|
| Female | Hires | 42.4 | 41.6 ^a | 36.0 ^a | 45.3 | 35.1 ^a | 32.4 ^a | 38.1 ^a | |
| | Separations | 2000 | 32.7 | 31.9 | | 2010 | 35.1 | 40.5 ^b | 34.0 |
| | OCC wrk. part. | OCLF | 38.7 ^a | 38.8 ^a | | OCLF | 39.2 ^a | 38.5 ^a | 39.0 ^a |
| Asian female | Hires | 2.8 | 4.5 | 2.4 ^a | 4.0 | 3.2 ^a | 0.0 ^a | 2.5 ^a | |
| | Separations | 2000 | 2.4 | 2.9 ^b | | 2010 | 0.5% | 3.5 ^b | 3.1 ^b |
| | OCC wrk. part. | OCLF | 2.6 ^a | 2.6 ^a | | OCLF | 2.9 ^a | 2.7 ^a | 2.6 ^a |
| Black female | Hires | 6.9 | 5.6 ^a | 6.8 ^a | 8.7 | 7.8 ^a | 9.6 | 7.1 ^a | |
| | Separations | 2000 | 6.3 ^b | 5.9 | | 2010 | 5.8 | 5.2 | 7.2 ^b |
| | OCC wrk. part. | OCLF | 5.9 ^a | 6.0 ^a | | OCLF | 6.3 ^a | 6.6 ^a | 6.7 ^a |
| Hispanic female | Hires | 1.6 | 1.1 ^a | 2.4 | 3.7 | 2.1 ^a | 2.2 ^a | 4.6 | |
| | Separations | 2000 | 3.4 ^b | 2.0 | | 2010 | 2.7 ^b | 3.0 ^b | 1.0 |
| | OCC wrk. part. | OCLF | 2.4 | 2.5 | | OCLF | 2.5 ^a | 2.4 ^a | 2.7 ^a |
| Native American female | Hires | 0.2 | 0.0 ^a | 0.0 ^a | 0.3 | 0.0 ^a | 0.0 ^a | 0.5 | |
| | Separations | 2000 | 0.0 | 0.0 | | 2010 | 0.5 | 0.4 | 0.0 |
| | OCC wrk. part. | OCLF | 0.4 | 0.4 | | OCLF | 0.5 | 0.4 | 0.5 |
| White female | Hires | 30.3 | 29.2 ^a | 23.2 ^a | 28.3 | 21.6 ^a | 20.6 ^a | 23.3 ^a | |
| | Separations | 2000 | 20.5 | 21.1 | | 2010 | 25.0 | 28.0 ^b | 22.2 |
| | OCC wrk. part. | OCLF | 26.9 ^a | 26.9 ^a | | OCLF | 26.7 ^a | 26.2 ^a | 26.3 ^a |

Source: MD-715 workforce data table as of September 30, 2015.

^a Female bank examiner workforce participation and hiring rates below the 2000 and 2010 bank examiner OCLF rates.

^b Female bank examiner separation rates above their workforce participation rates.

In fiscal year 2015, the OCC hired 144 entry-level bank examiners, of whom 38.9 percent (56) were females, a greater percentage than in fiscal year 2014 (33.7 percent). The OCC continued to explore ways to expand its female sourcing opportunities for applicant pools. In addition, the OCC researched women’s colleges and posted its entry-level bank examiner announcement at three colleges – Bryn Mawr College, St. Mary’s College of California, and the University of St. Joseph. Vacancy announcements for entry-level bank examiner positions were posted on NACELink OneStop, which includes over 150 schools (including women’s colleges), and with the Women’s Alliance and American Women’s Society of Certified Public Accountants. The OCC also attended Beta Alpha Psi’s national and regional meetings and participated in the Women’s MBA Conference and the National Association of Black Accountants Student Conference to develop relationships and gain access to their diverse student pools.

The OCC’s national recruitment office, district recruitment specialists, Human Capital (HC) consultants, and other HC professionals from across the agency meet bi-annually to discuss the entry-level bank examiner recruitment process and practices. Discussions include, but are not limited to, recruitment strategies, campaign hiring results, and ways to evaluate and improve the entire recruitment process (e.g., using outreach

and sourcing, targeted schools and organizations, testing, the interviewing process and participants, hiring results, tracking and analysis, and training for interview participants, interviewing panelists, and HC specialists). Improving the diversity outcomes are a priority of these meetings. Senior management and all key stakeholders are briefed periodically and after each hiring campaign on program changes and results, including an analysis of the applicant pool and hires. Some of the efforts and program changes made in fiscal year 2015 included the following:

- Updated recruitment strategies for each district based on successful historical results, diversity of hires, shared best practices, and needs assessment. These updated strategies included the following:
 - Expanding the entry-level examiner recruitment program and developing relationships with additional women's colleges, such as Bryn Mawr College, St. Mary's College of California, the University of St. Joseph, and Mississippi University for Women.
 - Reevaluating and updating the recruitment and outreach listing for each district to reflect active College Relationship Coordinator (CRC) colleges, school organizations, business career fairs, community services, employment agencies, recruiters, media, and Internet sites.
 - Adding campus visits to CRC and non-CRC schools to give presentations to key professors and business student organizations.
 - Building into the recruitment process plans for recruiters to spend additional time informing and educating applicants on the application procedures and recruitment process, including eligibility requirements, testing, and interviewing.
 - Hosting informational sessions and workshops at schools.
 - Benchmarking with similar agencies and companies for best practices.
 - Hosting an open house for difficult-to-fill positions and locations and using creative planning strategies.
- Analyzed diversity of hiring results from non-CRC schools to determine if they should be added to the active recruitment list.
- Enhanced the OCC's career Web page to improve the marketing strategy and attract diverse employee participation.
- Upgraded the training modules for recruiters and interviewers to include discussions of the agency's diversity goals. Conducted three training sessions.
- Sponsored semi-annual focus groups with entry-level bank examiners to capture their on-boarding and first years of experience on the job. In fiscal year 2015, four sessions were conducted, and seven are planned for fiscal year 2016.

Process improvement efforts will continue at the national and district/field levels in fiscal year 2016.

The OMWI works collaboratively with management officials in the agency's HC and bank supervision departments to identify barriers that may impede the realization of parity for female bank examiners across all EEO groups. OCC management briefings highlighted departmental workforce trends and areas requiring special attention, including targeted recruitment, retention strategies, and succession planning.

In fiscal year 2015, 63 bank examiners successfully passed the UCE, of whom 46.0 percent (29) were females, down from 49.3 percent in fiscal year 2014, but greater than their examiner workforce participation rate of 39.0 percent.²⁴ MCBS also provides separate career forums that are designed for examiners who have been commissioned for a three-to-five-year period as well as a forum for experienced hires. These forums provide participants with information about OCC career and assignment opportunities. Additionally, participants gain exposure to various bank supervision departments and other career choices at Headquarters. These offerings demonstrate the OCC's commitment to engaging examiners to enhance their career development and improve retention.

In fiscal year 2015, 161 bank examiners (NBEs and FTRs) successfully passed the cross-credential examination, of whom 34.2 percent (55) were females, lower than their examiner workforce participation rate of 39.0 percent.²⁵

In fiscal year 2012, the OCC implemented the EXCEL Program in its Large Bank Supervision (LBS) department. EXCEL provides bank examiners the opportunity to develop expertise in one of eight specialty areas. Interested examiners apply for permanent bank examiner positions in LBS and become part of a developmental team in one of the specialty areas for a 12- to 24-month period. On successful completion of the program, candidates remain in LBS to work in their specialty area as members of a large bank resident team. In fiscal year 2015, eight bank examiners were selected for EXCEL classes, of whom three were females.²⁶

LBS intends to extend the EXCEL Program to include professional development opportunities for examiners in pay band NB-IV; this will be the EXCEL II Program. The examiners in EXCEL II will complete a 12-month program to get initial exposure to and understanding of the specialty skill. On successful completion of the training period, EXCEL II examiners will continue to develop their skills by working on specialty skills teams. The first class will start in fiscal year 2016.

²⁴ Of employees from minority groups who successfully passed the UCE, 12.7 percent (eight) were Blacks, 4.8 percent (three) were Hispanics, and 9.5 percent (six) were Asians. All minority groups except Asians passed the UCE in fiscal year 2015 at rates lower than in fiscal year 2014.

²⁵ Of employees who successfully passed the cross-credential examination, 17.4 percent (28) were Blacks, 8.7 percent (14) were Hispanics, 3.7 percent (six) were Asians, and 3.1 percent (five) were from Small ERI groups. All of these groups passed the cross-credential test in fiscal year 2015 at rates greater than in fiscal year 2014.

²⁶ Of the eight bank examiners selected for the EXCEL classes, three were females, two were Black, one was Asian, and one was from a Small ERI group.

In fiscal year 2015, two employees (one White female and one Black male) were selected for the LeaderTrack Program, a leadership development program designed to build and maintain a pipeline of employees to meet future bank supervision leadership needs.

MCBS and LBS established a SharePoint site to advertise developmental and rotational assignments for examiners interested in gaining experience in these lines of business, specialty skill areas, and leadership. Generally, developmental, rotational, and detail opportunities are announced to all employees on the agency's intranet Web site and the "MCBS and LBS Assignments" SharePoint site.

Retention efforts are also improved through the agency's Voluntary Transfer List Program, which gives employees the opportunity to be considered for a local reassignment or to a different geographic location within the OCC.

The OCC has long benefited from the value provided by its women's ENG, The Women's Network (TWN). In fiscal year 2015, TWN continued its efforts to support the retention of female bank examiners through its mentoring circles. Mentoring circle topics included "Career Exploration at the OCC," "Work/Life Balance," "Uniform Commission Examination Preparation," and "Leadership at the OCC." TWN also sponsored networking events to provide information on methods and activities for networking among employees.

In fiscal year 2016, the OCC will continue to focus efforts toward increasing the participation rate of female bank examiners, with special emphasis on recruitment and retention activities. The OMWI will continue to collaborate with bank supervision leadership and TWN to address recruitment and retention issues for female bank examiners.

Increasing the Participation of Females and Minorities in Supervisor Roles and Senior-Level Positions

In fiscal year 2015, the OCC continued to experience low participation of females and minorities in supervisor positions²⁷ and senior-level positions²⁸ (SLP) compared with their workforce participation rates. Females made up 45.1 percent of the OCC workforce and held 38.3 percent of supervisor positions and 26.8 percent of SLPs. Minorities also participated in supervisor roles and SLPs below their overall workforce participation rates. Minorities made up 33.1 percent of the workforce and held 23.7 percent of supervisor positions and 14.3 percent of SLPs (see tables 9 and 10).

Although the total number of SLPs increased by four employees in fiscal year 2015, the number of females in SLPs decreased by two employees, and minorities maintained their employee count. Black males remained above parity in SLPs. In supervisor roles, Hispanic females and Asian males remained above parity in fiscal year 2015. For

²⁷ Employees in supervisor roles and positions require the exercise of supervisory or managerial responsibilities as set forth in Office of Personnel Management and OCC classification guidance and other related directives.

²⁸ Employees in pay band NB-VIII and NB-IX positions are equivalent to Senior Executive Service in the General Schedule.

additional details on participation rates from fiscal year 2011 to 2015 of females and minorities in supervisor positions, SLPs, and feeder grades, please refer to appendixes M and N.

Table 9: Participation in Supervisor Positions by EEO Groups, FY 2014 to FY 2015

Participation rates of EEO groups are in percentages.

| | FY 2014 | | FY 2015 | | Supervisor participation percentage point change from FY 2014 to FY 2015 |
|-------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|--|
| | OCC workforce participation | OCC supervisor participation | OCC workforce participation | OCC supervisor participation | |
| Male | 54.9 | 60.9 | 54.9 | 61.7 | +0.8 |
| Female | 45.1 | 39.1 ^a | 45.1 | 38.3 ^a | -0.8 |
| Minority male | 14.3 | 12.3 ^a | 14.9 | 12.3 ^a | - |
| Minority female | 18.1 | 12.3 ^a | 18.2 | 11.4 ^a | -0.9 |
| Minority | 32.4 | 24.6 ^a | 33.1 | 23.7 ^a | -0.9 |
| Asian | 7.7 | 7.1 ^a | 7.8 | 6.4 ^a | -0.7 |
| Black | 16.7 | 10.5 ^a | 17.2 | 10.6 ^a | +0.1 |
| Hispanic | 6.6 | 6.5 ^a | 6.8 | 6.1 ^a | -0.4 |
| Small ERI groups | 1.4 | 0.6 ^a | 1.3 | 0.6 ^a | - |
| White | 67.6 | 75.4 | 66.9 | 76.2 | +0.8 |
| White male | 40.6 | 48.6 | 40.0 | 49.4 | +0.8 |
| White female | 27.0 | 26.8 ^a | 26.9 | 26.8 ^a | - |
| Total | 3,837 | 325 | 3,819 | 358 | |

Source: OCC HR Data Mart as of September 19, 2015.

^a EEO groups participated at rates below their workforce participation rates.

Table 10: OCC Participation in SLPs by EEO Groups, FY 2014 to FY 2015

Participation rates of EEO groups are in percentages.

| | FY 2014 | | FY 2015 | | SLP participation percentage point change from FY 2014 to FY 2015 |
|-------------------------|-----------------------------|-------------------------|-----------------------------|-------------------------|---|
| | OCC workforce participation | NB VIII-IX (equiv. SLP) | OCC workforce participation | NB VIII-IX (equiv. SLP) | |
| Male | 54.9 | 67.3 | 54.9 | 73.2 | +5.9 |
| Female | 45.1 | 32.7 ^a | 45.1 | 26.8 ^a | -5.9 |
| Minority male | 14.3 | 11.5 ^a | 14.9 | 10.7 ^a | -0.8 |
| Minority female | 18.1 | 3.8 ^a | 18.2 | 3.6 ^a | -0.2 |
| Minority | 32.4 | 15.3 ^a | 33.1 | 14.3 ^a | -1.0 |
| Asian | 7.7 | 1.9 ^a | 7.8 | 1.8 ^a | -0.1 |
| Black | 16.7 | 11.5 ^a | 17.2 | 10.7 ^a | -0.8 |
| Hispanic | 6.6 | 1.9 ^a | 6.8 | 1.8 ^a | -0.1 |
| Small ERI Groups | 1.4 | 0.0 ^a | 1.3 | 0.0 ^a | - |
| White | 67.6 | 84.7 | 66.9 | 85.7 | +1.0 |
| White male | 40.6 | 55.8 | 40.0 | 62.5 | +6.7 |
| White female | 27.0 | 28.9 | 26.9 | 23.2 ^a | -5.7 |
| Total | 3,837 | 52 | 3,819 | 56 | |

Source: MD-715 workforce data table as of September 30, 2015.

^a EEO groups participated at rates below the workforce participation rates.

In addition, females (51.5 percent) and minorities (12.1 percent) in the SLP feeder grade (GS-15 equivalent) participated in several formal career development programs and training courses that provided learning and growth opportunities in fiscal year 2015.

With full support of the Comptroller and the Executive Committee (EC), the OMWI established an interdisciplinary working group of employees to perform a barrier analysis to improve diversity and promote inclusion in SLPs and their pipelines. The Diversity and Development Working Group analyzed data, conducted root cause analyses, reviewed agency policies and practices, researched best practices, identified potential solutions, and developed an implementation framework to support the increase of females and minorities in SLPs. The working group identified three main causes for the disparity in the participation of women and minorities in SLPs and their pipelines:

- Leadership skill barriers: office morale, encouragement, and leadership.
- Cultural barriers: valuing diversity.
- Career aspiration barriers: travel requirements, job stress, geographic location and family obligations, and work/life balance.

The findings and recommendations of the working group are currently under review, with execution to begin in fiscal year 2016.

The efforts of the working group will also address the Treasury Department Office of Inspector General's (OIG) recommendation for the OCC to continue its efforts to increase the participation of minorities and women in supervisor positions and SLPs. This recommendation was part of the OIG's final report from its fiscal year 2014 review and assessment of the OCC's personnel practices and other efforts to increase agency diversity, create a workplace free of systemic discrimination, and provide equal opportunity for minorities and women to obtain senior management positions.²⁹

The OCC continued efforts to implement the goals and objectives of the leadership initiative, designed to create a systematic and sustainable process for succession planning that ensures continuity, development, and diversity of leadership at all levels of the organization. The Leadership Developmental Advisory Board continues to provide leadership, guidance, and governance for leadership development at the OCC. The OMWI Executive Director is a member of the advisory board. The OCC enhanced its Executive Coaching Program, revamped its Management Development course curriculum, and piloted a new Coaching for Results course. The OCC also developed a new Leadership Foundations course for all OCC employees. The course is designed to create a culture of leadership at the OCC by sharpening leadership competencies such as communication, teamwork, accountability, flexibility, self-awareness, and continuous learning. In addition, the OCC established a Leadership Development Speakers Bureau, providing quarterly presentations from external leadership experts and speakers.

The ENGs collectively adopted leadership as their theme for fiscal year 2015, to encourage understanding and commitment to the OCC leadership journey. The ENGs hosted a national leadership teleconference with the Deputy Comptroller for Human Capital, "Understanding the OCC's Leadership Initiative." The focus was to help employees understand why the OCC needs leaders at every level of the agency and how employees can take advantage of upcoming opportunities to identify and develop leaders.

The OCC revamped and promoted its agency-wide Mentoring Resource Toolkit Web page, which provides extensive information and guidance on becoming a mentee or mentor, or establishing a mentoring program within the agency. The OCC also created a "Quick Guide for Mentoring," which provides guidance on establishing an informal mentoring program, and a "Quick Guide for Mentoring Relationships" to provide basic information to potential mentors and mentees. Both guides include Web links to all OCC resources that support mentoring and leadership development.

In fiscal year 2016, the OCC will continue to execute the planned goals and objectives of the leadership initiative. The agency will also persist in its efforts to address the leadership pipeline and ensure continuity, development, and diversity of leadership at all levels.

²⁹ Senior management positions referred to SLPs.

Workforce Environment

The Comptroller supervises all diversity and inclusion matters through the OMWI Executive Director. The alignment of the OMWI as a direct report to the Comptroller demonstrates commitment from agency leadership and provides direct access to the Comptroller, achieved by regularly scheduled meetings between the OMWI Executive Director and the Comptroller. Diversity and inclusion agenda items are reviewed regularly with the Human Capital Subcommittee of the EC. In addition, individual business unit meetings and reviews serve to foster executive support and commitment for advancing diversity and inclusion initiatives.

The OMWI Executive Director continues to participate on the senior leadership team in the Office of Management (OM), where EEO and diversity concerns are discussed as part of the agency's operations management and human capital plans and initiatives. Such collaboration allows for a more robust exchange of ideas on matters with overarching agency implications. The OMWI and the HC office have a strong partnership to support and address the agency's human capital needs and challenges.

Diversity briefings are held with senior leadership teams to discuss their departmental workforce trends and areas of needed attention, including targeted recruitment, retention strategies, and succession planning. One-on-one diversity and inclusion discussions are held with senior managers when needed or requested.

The OCC also benefits from the input of its six ENG's, which advance special emphasis programs. The ENG's are the Coalition of African-American Regulatory Employees (CARE); Generational Crossroads (Crossroads); HOLA; Network of Asian Pacific Americans (NAPA); PRIDE (the gay, lesbian, transgender, and bisexual employees network group); and TWN. The ENG's serve as a collective voice in communicating workplace concerns and providing input to management on diversity and inclusion programs and activities within the OCC. The groups engage in an annual leadership forum with the Comptroller, their EC sponsors, and other EC members to align individual group objectives with the agency's strategic objectives, such as recruitment, career development, and retention. ENG officers also hold quarterly calls to discuss progress toward key agency activities and share best practices across groups. For additional information about the OCC's ENG's, please refer to appendix O.

In fiscal year 2015, the agency provided training on a variety of topics, including EEO, alternative dispute resolution (ADR), unconscious bias, and diversity and inclusion training during new hire orientations, new manager orientations, and training sessions for bank examiner training team leaders and assistants.

Collectively, the sessions provided training on an array of issues: managing and participating in a diverse work environment; discrimination, including workplace harassment; generational diversity; ADR; and conflict resolution tools, including Crucial Conversations and Diversity Dialogue sessions, which further the discussion of workplace diversity issues (see table 11). The OCC conducted 21 Diversity Dialogues

with more than 400 employees (including supervisors and managers) in over 21 offices at Headquarters, district, and field locations.

All new supervisors are required to complete a four-day new manager orientation, which includes a review of their responsibilities in creating and managing a diverse workforce, upholding the principles of EEO and ADR, and responding to requests for reasonable accommodations. All new hires are required to complete No FEAR Act³⁰ training within 60 days of beginning their employment.

Table 11: OCC Diversity and EEO Training, FY 2014 to FY 2015

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian | Black | Hispanic | Small ERI groups | White |
|---|-------|-------------|-------------|------------|-------------|------------|------------------|-------------|
| FY 2014 | 413 | 43.8 | 56.2 | 6.5 | 15.0 | 8.0 | 1.2 | 66.8 |
| FY 2015 | 1,155 | 53.9 | 46.1 | 6.8 | 16.4 | 6.8 | 1.0 | 69.0 |
| Average OCC workforce participation rate | | 54.4 | 45.6 | 7.0 | 16.6 | 6.4 | 1.6 | 68.4 |

Source: OCC TLMS Data Mart as of September 30, 2015.

The OCC offers more than 90 career development training courses for employees to acquire the competencies, skills, and knowledge for their continual learning and career development. In fiscal year 2015, 1,440 employees participated in these courses. The training participation rates were as follows: females, 41.6 percent; Asians, 6.9 percent; Blacks, 14.9 percent; Hispanics, 8.6 percent; and persons of Small ERI groups, 1.3 percent. These participation rates were slightly below each group’s workforce participation rate in fiscal year 2015 (with the exception of Hispanics and persons of Small ERI groups), but above the fiscal year 2014 training participation rates (with the exception of Asians and persons of Small ERI groups). In addition to skills training, 1,000 employees received diversity and EEO training.

In March 2015, the OCC held a Managers’ Conference with the theme “Living the Leadership Vision” for nearly 400 managers, supervisors, and team leaders. The conference focused solely on leadership and engagement and the connection between the two. Breakout sessions focused on key aspects of leadership, such as how to develop and attract leaders, create breadth and depth of experience, transfer knowledge and experience, mitigate unconscious bias in decision-making, engage the workforce through career development and effective feedback, and navigate the hiring process with integrity.

The Managers’ Conference generated many spinoff events, including a series of “Unconscious Bias” keynote addresses and workshops throughout the agency; an OM Managers’ Training Workshop in June; and an all-OM Capstone Conference in

³⁰ The Notification and Federal Employee Antidiscrimination and Retaliation Act (No FEAR Act) holds federal agencies accountable for violations of antidiscrimination and whistleblower protection laws. The No FEAR Act includes a provision for mandatory training for all federal employees on the rights and remedies afforded to them under the statute.

October 2015, all of which reinforced the tenets of the original conference. There were 815 employees who participated in the series of “Unconscious Bias” workshops, representing 21.3 percent of the workforce, of whom females were 52.0 percent; Blacks were 18.9 percent; Asians were 7.4 percent; Hispanics were 5.0 percent; and persons of Small ERI groups were 0.9 percent.

Over 350 managers participated in periodic audio and video conferences on various topics of interest throughout the year. In addition, over 1,300 employees viewed Leadership Channel videos through the HC training and development organization.

The OCC established an Employment and Opportunities intranet Web page to advertise, solicit, and provide information on various employment and career development opportunities throughout the agency, including rotational and detail assignments, internships, volunteer employment, career ladder advancement, and voluntary transfers. Opportunities featured on the Web page expand across occupational series, grade levels, and locations. The site has links to the various systems and portals for submitting and tracking expressions of interest and obtaining vacancy and opportunity announcements and related information; such systems include the OCC’s MCBS and LBS departments’ Assignments SharePoint site. The Web page also includes reference materials, such as hiring and recruitment policies and procedures, employment policies, and on- and off-boarding processes.

OCC leadership is committed to the employee engagement process, which is one of several initiatives the Comptroller has implemented across the agency to enhance its effectiveness and ensure that the OCC continues to be a great place to work. In fiscal year 2015, OCC employees participated in the Sirota engagement survey for a second year and the results reflect continued strong engagement by the workforce. The survey disclosed that employees were satisfied with their jobs, immediate managers, and level of focus placed on stakeholders. The agency’s favorability scores improved in all but one area (inappropriate practices). Areas most improved include perceptions of process improvement, career development, speed of decision-making, openness to new and diverse ideas, and confidence that the survey would be used constructively.

In 2015, the OCC also saw improvement in the follow-up Sirota Pulse survey that was conducted in spring 2014. The Pulse survey results also indicate the agency has areas that require continued attention, such as handling employee complaints and concerns, cross-divisional teamwork, and rewarding employees fairly based on performance. Although the OCC’s scores in these areas improved from the last survey, the agency will revisit these issues as part of its action planning to determine additional measures to further progress. Action plans are developed at the work group level for each business unit and for the agency as a whole in an effort to build on momentum. The OCC is committed to developing a sustainable and robust employee feedback program to measure engagement and continuously improve the workplace.

In 2015, OCC employees also participated in the Federal Employee Viewpoint Survey (FEVS), designed to measure employees’ views on topics pertaining to diversity, family-

friendly culture, leadership, pay, teamwork, and training and development. More than 2,000 OCC employees completed the survey, representing a 62.0 percent response rate. The OCC's favorability ratings increased in all content areas except work/life, which remained the OCC's highest-rated content area at 84.0 percent. All five component index areas increased in their favorability ratings by more than 2.0 percentage points in leadership, satisfaction, work experience, and agency endorsement. Most notable is the gain of 4.0 percentage points in the leadership content area. Additionally, supervisors and team leaders received a favorability rating of 83.0 percent. The FEVS results were also analyzed using a formulated diversity and inclusion index created by the U.S. Office of Personnel Management that looks at questions that address fairness, open-mindedness, cooperativeness, supportiveness, and empowerment. The OCC's average diversity and inclusion index rating rose 3.0 percentage points to 70.0 percent, and remains a "good" overall ranking.

The Partnership for Public Service uses the data from the FEVS to create "The Best Places to Work in Federal Government" rankings. Based on the 2015 FEVS data, the OCC ranked 12 out of 320 agency subcomponents, in the top 4.0 percent in employees' overall satisfaction with their job and their agency. Although the OCC's ranking did not change from the 2014 ranking, the overall index score rose by 2.8 percentage points. The OCC also ranked 16th in support for diversity and eighth in training and development out of 319 subcomponent agencies.

Executive leadership, supervisors, and the OMWI collaborate to ensure the effective implementation of the agency's diversity and inclusion programs. In addition, HC officials and the OMWI Executive Director meet regularly to share information and address areas of interest or concern relative to the agency's personnel programs, policies, and procedures, and to work together to ensure conformance with laws and regulations including EEOC management directives.

OMWI staff works with senior managers to identify barriers that may impede the realization of the agency's diversity and inclusion goals. The OCC conducts periodic reviews of the agency's merit promotion program policy and procedures, employee recognition and awards program, and employee development and training programs to address deficiencies or concerns. In fiscal year 2015, the following policies and procedures were reviewed and updated, as appropriate: Discipline and Adverse Action Program, Employee Referral Program, Individual Development Plans, and OCC Career Transition Assistance Plan. The Compensation Program and the Incentive Awards policies and procedures are currently under review and are expected to be finalized in fiscal year 2016.

The OCC is undertaking a comprehensive review and redesign of its performance management system, including the performance appraisal process. The review will consider and address issues such as (1) fairness and consistency in ratings, including statistical differences across EEO groups, (2) clarity and overlap in the performance evaluation elements, (3) the quality of performance feedback, and (4) the process for addressing poor performance. The redesign will include a full job analysis to develop new, validated performance appraisal criteria.

Regulated Entities

The OCC regulates and supervises 1,535 institutions. Of these institutions, 1,070 are national banks and 416 are federal savings associations with combined assets of \$10.7 trillion (representing 68.0 percent of total U.S. commercial banking assets), and 49 are federal branches of foreign banks with combined assets of \$328 billion.³¹

Section 342 required the federal financial agencies, including the OCC, CFPB, FDIC, Board of Governors of the Federal Reserve System, NCUA, and SEC (collectively, the agencies), to develop standards for assessing the diversity policies and practices of the entities they regulate. In satisfaction of this requirement, the agencies published in the *Federal Register* the “*Final Interagency Policy Statement Establishing Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies*” ([policy statement](#)) on June 10, 2015.

The policy statement is the culmination of the collaborative efforts among the agencies to develop joint standards, obtain the input of external stakeholders, and recognize differences within the entities pertaining to size, complexity, and business focus. A proposed policy statement was published in the *Federal Register* on October 25, 2013. The proposed standards were developed following extensive roundtable discussions and teleconferences, including with depository institutions, holding companies, and industry trade groups, to solicit their perspectives and gain information about the challenges and successes in existing diversity and inclusion policies and programs. The agencies also met with financial professional groups, consumer advocates, and community representatives in an effort to understand the issues faced by minorities and women in obtaining employment and business opportunities in the financial services industry. In response to the proposed policy statement, over 200 public comments were received and carefully reviewed by the agencies.

The final joint standards recognize and reflect consideration of the varying circumstances of the regulated entities, with regard to governance structure, total assets, workforce size, geographic location, and community characteristics. The standards provide a framework for regulated entities to assess and to create or strengthen their diversity policies and practices in these four areas:

- Organizational commitment to diversity and inclusion
- Workforce profile and employment practices
- Procurement and business practices (supplier diversity)
- Practices to promote transparency of organizational diversity and inclusion

³¹ As of September 30, 2015.

The policy statement also encourages each regulated entity to provide its self-assessment information to the OMWI Director at its primary federal financial regulator. The agencies may use this information to monitor diversity and inclusion trends in the financial services industry and to identify leading policies and practices.

The agencies are now reaching out to the regulated entities to which the standards are directed, as well as to other external stakeholders, to communicate about and provide clarification on the joint standards. Finally, in accordance with the Paperwork Reduction Act of 1995, the agencies solicited public comments on information collection included in the standards and received final approval of this collection from the Office of Management and Budget.

Financial Literacy

The OCC is one of the 21 federal agencies on the U.S. Financial Literacy and Education Commission (FLEC). The focus of the FLEC in fiscal year 2015 was on the financial literacy issues of youth, or “starting early,” building on the experience and resources of FLEC members to help young people learn the financial basics before they join the workforce or begin their careers. One of the major outcomes of the FLEC was its support for the [“Guidance to Encourage Financial Institutions’ Youth Savings Programs and Address Related Frequently Asked Questions,”](#) which was released on February 24, 2015. The youth savings guidance was the collaborative work of the OCC, the FDIC, the NCUA, and the Treasury Department’s Financial Crimes Enforcement Network. The goal of the guidance is to encourage financial institutions to develop and implement programs to expand young peoples’ financial capability and build opportunities for financial inclusion for more families. The Comptroller spoke at the FLEC meeting on February 25, 2015, and the National Savings Forum on May 20, 2015, about the guidance as well as the importance of starting early to develop savings habits.

Throughout fiscal year 2015, OCC staff participated in a number of financial literacy and education outreach events where the OCC’s financial literacy and consumer materials were distributed. These events included the following: Operation Hope Global Forum, National Guard Headquarters Financial Readiness Fair, National Consumer Protection Week on Capitol Hill, Department of Defense Pentagon Financial Readiness Fair, Federal Communications Commission Employee Financial Fair, Financial Literacy Day on Capitol Hill, and Congressional Black Caucus exhibit hall. The OCC also issued news releases supporting Earned Income Tax Awareness Day, America Saves Week, National Consumer Protection Week, and Financial Literacy Day on Capitol Hill, and staff participated in two “Political Jones” syndicated radio shows on financial literacy topics.

Additionally, the OCC educated its staff about the importance of savings and encouraged participation in financial literacy volunteer activities. For example, during America Saves Week, the OCC published customized messages on the benefits of saving. The OCC also organized staff volunteers to teach a financial literacy curriculum in connection with Operation HOPE’s Banking on Our Future event at a school in a low- and moderate-income community in the Washington, D.C., area.

In fiscal year 2015, the OCC produced the bi-monthly [“Financial Literacy Update”](#) newsletter, which reports on events, initiatives, and related resources of the OCC and other government agencies and organizations. The OCC also maintained a financial literacy Web resource directory on OCC.gov that provides information on financial literacy resources, issues, and events that are important to bankers, organizations, and consumers of all ages. Additionally, the OCC has reports that cover financial literacy-related topics, such as the [School-Based Bank Savings Programs](#).

Appendixes

Appendix A: OCC Method and Data Sources for Payments and Awards

Payments

The OCC uses the Core Financial System to track all agency expenditures, including contractor payments. The OCC pays contractors within 15 days of receipt of an invoice. Because contractors may submit invoices to the OCC after the close of the fiscal year in which the contract actions were reported to the FPDS-NG, the OCC's total payments to contractors during a given fiscal year may differ from the total awards.

Awards

The OCC follows the Federal Acquisition Regulation (FAR) for the procurement of goods and services (48 CFR 1). The FAR defines a contract action as "any oral or written action that results in the purchase, rent, or lease of supplies or equipment, services, or construction using appropriated dollars over the micro-purchase threshold, or modifications to these actions regardless of dollar value. Contract action does not include grants, cooperative agreements, other transactions, real property leases, requisitions from federal stock, training authorizations, or other non-FAR-based transactions" (48 CFR 4.601).

The FPDS-NG Web site is the central repository of information about federal contracting and contains detailed information on contract awards of more than \$3,000.³² The FAR requires federal contracting offices to submit complete and accurate data on contract actions to the FPDS-NG (48 CFR 4.604(3)).

At the end of each fiscal year, the OMWI queries the FPDS-NG for (1) OCC awards or "action obligations," which are the net amounts of funds obligated or de-obligated for all contract actions entered into the FPDS-NG, from October 1 through September 30; and (2) the business owner's socioeconomic category³³ for each award.

³² 48 CFR 2.101. A change in the micro-purchase threshold from \$3,000 to \$3,500 was not effective until October 1, 2015, which was after the close of fiscal year 2015. (See 80 Fed. Reg. 38293.)

³³ The term "socioeconomic category" identifies certain business ownership characteristics (e.g., WOBs, small disadvantaged business, educational institution, and MOB). For more information, see the FPDS-NG Government User's Manual, version 1.4, p.135 (June 2013).

Appendix B: OCC Payments, Five-Year Trend

| | FY 2015 | | FY 2014 | | FY 2013 | | FY 2012 | | FY 2011 | |
|---|-----------------------|--------------|-----------------------|--------------|-----------------------|--------------|-----------------------|--------------|-----------------------|--------------|
| | \$ | % | \$ | % | \$ | % | \$ | % | \$ | % |
| Total Payments | 146,769,309.08 | 100.0 | 153,486,288.26 | 100.0 | 197,187,940.53 | 100.0 | 177,612,648.22 | 100.0 | 148,841,578.59 | 100.0 |
| Minority-owned or women-owned business totals ^{ab} | 58,017,878.99 | 39.5 | 59,733,467.34 | 38.9 | 64,549,744.14 | 32.7 | 64,514,109.23 | 36.3 | 55,198,090.62 | 37.1 |
| Minority-owned | 45,612,357.18 | 31.1 | 49,635,926.67 | 32.3 | 59,188,722.18 | 30.0 | 54,284,494.11 | 30.6 | 52,417,530.23 | 35.2 |
| Women-owned ^b | 15,565,799.45 | 10.6 | 12,634,096.88 | 8.2 | 10,181,198.05 | 5.2 | 18,228,888.52 | 10.3 | 9,159,596.18 | 6.2 |
| Both minority-owned and women-owned ^b | 3,160,277.64 | 2.2 | 2,536,556.21 | 1.7 | 4,820,176.09 | 2.4 | 7,999,273.40 | 4.5 | 6,379,035.79 | 4.3 |
| Asian American ^c | 33,709,019.28 | 23.0 | 39,603,713.07 | 25.8 | 47,067,227.29 | 23.9 | 39,821,311.90 | 22.4 | 39,250,795.60 | 26.4 |
| Black American ^b | 6,878,398.42 | 4.7 | 5,961,528.99 | 3.9 | 8,003,354.74 | 4.1 | 7,393,189.13 | 4.2 | 7,470,985.71 | 5.0 |
| Hispanic American | 897,773.72 | 0.6 | 1,106,302.44 | 0.7 | 1,637,681.64 | 0.8 | 3,689,151.21 | 2.1 | 1,952,033.70 | 1.3 |
| Native American ^{db} | 4,037,577.66 | 2.8 | 2,837,232.73 | 1.8 | 2,577,750.96 | 1.3 | 3,093,698.76 | 1.7 | 3,311,612.80 | 2.2 |
| Other minority ^{eb} | 238,512.14 | 0.2 | 187,539.47 | 0.1 | 117,832.58 | 0.1 | 534,422.33 | 0.3 | 506,639.49 | 0.3 |

Source: Core Financial System and FPDS-NG for FY 2011 to FY 2015 (including FY 2011 Office of Thrift Supervision data).

^a Payments to businesses that are both minority- and women-owned are counted once in the MWOB total dollars and percentages.

^b Indicates this demographic group had an increase in payment total percentage for FY 2015 versus the previous fiscal year.

^c "Asian American" means Asian-Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China, Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, the Philippines, Republic of Palau, Republic of the Marshall Islands, Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, Guam, Samoa, Macao, Hong Kong, Fiji, Tonga, Kiribati, Tuvalu, or Nauru) and Sub-continent Asian Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands, or Nepal). (See 48 CFR 52.219-1.)

^d "Native American" means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

^e "Other minority" means those businesses designating "minority-owned" but not designating Asian American, Black American, Hispanic American, or Native American. (See 48 CFR 52.219-1.)

Appendix C: OCC Awards, Five-Year Trend

| | FY 2015 | | FY 2014 | | FY 2013 | | FY 2012 | | FY 2011 | |
|--|-----------------------|---------------|-----------------------|---------------|-----------------------|---------------|-----------------------|---------------|-----------------------|---------------|
| | \$ | % | \$ | % | \$ | % | \$ | % | \$ | % |
| Total Awards | 141,451,849.27 | 100.00 | 151,483,399.54 | 100.00 | 154,317,026.74 | 100.00 | 117,655,195.49 | 100.00 | 173,598,657.19 | 100.00 |
| Minority-owned or women-owned business totals ^a | 54,590,293.40 | 38.59 | 60,570,022.31 | 40.00 | 58,242,589.58 | 37.70 | 40,362,428.31 | 34.30 | 66,732,117.66 | 38.40 |
| Minority-owned | 45,718,306.33 | 32.32 | 53,832,964.01 | 35.50 | 53,055,556.11 | 34.40 | 36,791,545.08 | 31.30 | 64,628,297.02 | 37.20 |
| Women-owned ^b | 16,336,523.16 | 11.55 | 13,960,757.76 | 9.20 | 10,866,583.19 | 7.00 | 14,724,839.95 | 12.50 | 8,909,678.15 | 5.10 |
| Both minority-owned and women-owned | 7,464,536.09 | 5.28 | 7,223,699.46 | 4.80 | 5,679,549.72 | 3.70 | 11,153,956.72 | 9.50 | 6,805,857.51 | 3.90 |
| Asian American ^b | 28,721,147.82 | 20.30 | 39,282,118.11 | 25.90 | 42,159,868.59 | 27.30 | 20,066,375.17 | 17.10 | 51,909,871.96 | 29.90 |
| Black American | 6,224,777.00 | 4.40 | 6,198,682.57 | 4.10 | 8,521,991.78 | 5.50 | 2,820,834.17 | 2.40 | 6,953,464.04 | 4.00 |
| Hispanic American | 1,339,889.92 | 0.95 | 909,539.18 | 0.60 | 1,472,460.76 | 1.00 | 2,720,986.44 | 2.30 | 3,152,418.50 | 1.80 |
| Native American ^c | 4,996,625.10 | 3.53 | 2,849,651.77 | 1.90 | 231,084.26 | 0.10 | 817,985.83 | 0.70 | 2,461,769.61 | 1.40 |
| Other minority ^d | 4,688,692.41 | 3.31 | 4,694,815.74 | 3.10 | 758,071.33 | 0.50 | 10,626,875.09 | 9.00 | 313,265.72 | 0.20 |

Source: FPDS-NG for FY 2011 to FY 2015 (including FY 2011 Office of Thrift Supervision data).

Note: "Awards" are action obligations—the net amounts of funds obligated or de-obligated for all awards and modifications entered into the FPDS-NG system during the fiscal year (October 1 through September 30).

^a Awards to businesses that are both minority- and women-owned are counted once in the MWOB total dollars and percentages.

^b "Asian American" means Asian-Pacific Americans (persons with origins from Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Japan, China, Taiwan, Laos, Cambodia (Kampuchea), Vietnam, Korea, the Philippines, Republic of Palau, Republic of the Marshall Islands, Federated States of Micronesia, the Commonwealth of the Northern Mariana Islands, Guam, Samoa, Macao, Hong Kong, Fiji, Tonga, Kiribati, Tuvalu, or Nauru) and Sub-continent Asian Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands, or Nepal). (See 48 CFR 52.219-1.)

^c "Native American" means American Indians, Eskimos, Aleuts, or Native Hawaiians. (See 48 CFR 52.219-1.)

^d "Other minority" means those businesses designating "minority-owned" but not designating Asian American, Black American, Hispanic American, or Native American. (See 48 CFR 52.219-1.)

Appendix D: OCC Awards by Top Seven NAICS Codes, Five-Year Trend

Source: FPDS-NG for FY 2011 to FY 2015 (including FY 2011 Office of Thrift Supervision data).

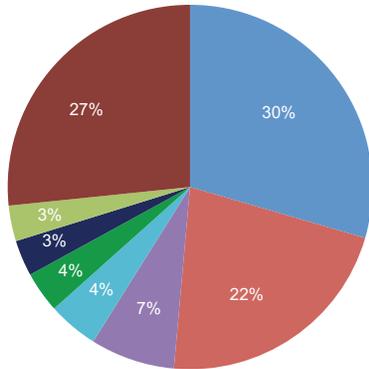
FY 2015: \$141 Million in Total Awards, 79% in Top Seven NAICS



FY 2014: \$151 Million in Total Awards, 77% in Top Seven NAICS

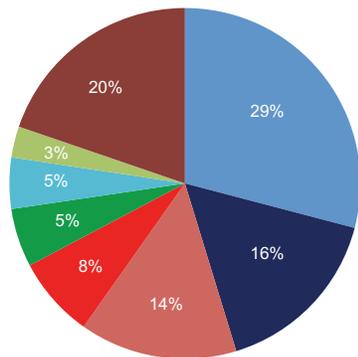


FY 2013: \$154 Million in Total Awards, 73% in Top Seven NAICS



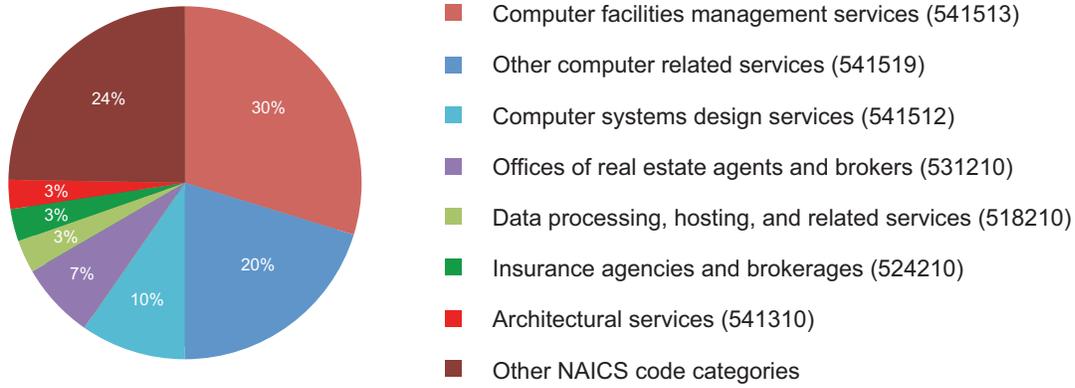
- Other computer related services (541519)
- Computer facilities management services (541513)
- Offices of real estate agents and brokers (531210)
- Computer systems design services (541512)
- Insurance agencies and brokerages (524210)
- Administrative management and general management consulting services (541611)
- Data processing, hosting, and related services (518210)
- Other NAICS categories

FY 2012: \$118 Million in Total Awards, 80% in Top Seven NAICS



- Other computer related services (541519)
- Administrative management and general management consulting services (541611)
- Computer facilities management services (541513)
- Architectural services (541310)
- Insurance agencies and brokerages (524210)
- Computer systems design services (541512)
- Data processing, hosting, and related services (518210)
- Other NAICS code categories

FY 2011: \$174 Million in Total Awards, 76% in Top Seven NAICS



Appendix E: Technical Assistance to MWOBs, FY 2015

OMWI representatives provided technical assistance to MWOBs at the following external events:

- **National Minority Supplier Diversity Conference, Orlando, Fla.**
November 2–6, 2014. Connected with over 200 representatives.
- **FDIC Vendor Outreach Event, Washington D.C.**
December 2, 2014. Held outreach session with 11 representatives.
- **Women’s Chamber of Commerce Small Business Summit, Washington D.C.**
February 26, 2015. Conducted matchmaking sessions with 22 representatives.
- **Women Business Enterprise National Conference, Austin, Texas**
June 22–25, 2015. Connected with over 200 businesses as an exhibitor and conducted matchmaking sessions with 12 representatives.
- **Elite Service-Disabled Veteran-Owned Business Conference, Long Beach, Calif.**
August 19–21, 2015. Connected with 14 representatives as an exhibitor.
- **Black Congressional Caucus, Washington, D.C.**
September 17–19, 2015. Connected with over 100 representatives as an exhibitor.

OMWI representatives also provided technical assistance to small disadvantaged businesses³⁴ and small WOBs at the following vendor outreach sessions (VOS) hosted by the Treasury Office of Small and Disadvantaged Business Utilization in Washington, D.C.:

- **Treasury VOS**
January 7, 2015. Matchmaking sessions with 14 representatives (three MOBs).
- **Treasury VOS**
March 4, 2015. Matchmaking sessions with 10 representatives (six WOBs and four MWOBs).
- **Treasury VOS**
June 10, 2015. Matchmaking sessions with seven representatives (three MWOBs).
- **Treasury VOS**
July 8, 2015. Matchmaking sessions with 11 representatives (four MOBs and two WOBs).
- **Treasury VOS**
August 5, 2015. Matchmaking sessions with 11 representatives (six MOBs).

³⁴ A small disadvantaged business is a small business that is at least 51 percent owned by one or more individuals who are both socially and economically disadvantaged. The term “socially disadvantaged” may include members of the following designated groups: Asian Americans, Black Americans, Hispanic Americans, Native Americans, and members of other groups designated by the Small Business Administration. (See 12 CFR 124.103.)

Appendix F: Awards by Demographic Group in the OCC's Top Seven NAICS Codes, FY 2015

| | | NAICS Codes and Descriptions | | | | | | | | | | | |
|---|----------|---------------------------------|---|--|---|----------------------------------|--|---|--|--|--|--|--|
| | | 541519 | 541513 | 518210 | 531210 | 541512 | 524114 | 519130 | | | | | |
| | | Other computer-related services | Computer facilities management services | Data processing, hosting, and related services | Offices of real estate agents and brokers | Computer systems design services | Direct health and medical insurance carriers | Internet publishing and broadcasting and Web search portals | | | | | |
| | | 84 | 3 | 15 | 1 | 6 | 2 | 22 | | | | | |
| | | \$ Awards | \$ Awards | \$ Awards | \$ Awards | \$ Awards | \$ Awards | \$ Awards | | | | | |
| | | % Awarded | % Awarded | % Awarded | % Awarded | % Awarded | % Awarded | % Awarded | | | | | |
| Number of businesses with OCC awards in NAICS | Category | \$ Awards | \$ Awards | \$ Awards | \$ Awards | \$ Awards | \$ Awards | \$ Awards | | | | | |
| Total OCC awards in NAICS | | 52,400,705 | 20,007,935 | 11,460,114 | 11,372,500 | 9,133,261 | 5,841,866 | 2,118,256 | | | | | |
| Minority- or women-owned | | 24,420,505 | 19,903,813 | 0 | 0 | 4,043,497 | 0 | 0 | | | | | |
| Minority-owned | | 18,589,789 | 19,903,813 | 0 | 0 | 4,043,497 | 0 | 0 | | | | | |
| Women-owned | | 11,005,481 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | |
| Asian American | | 570,274 | 0 | 0 | 0 | 3,416,586 | 0 | 0 | | | | | |
| Black American | | 888,353 | 0 | 0 | 0 | 318,356 | 0 | 0 | | | | | |
| Hispanic American | | 8,108,043 | 19,903,813 | 0 | 0 | 308,554 | 0 | 0 | | | | | |
| Native American | | 4,516,810 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | |
| Other minority | | 4,526,309 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | |
| Neither minority- nor women-owned | | 27,980,200 | 104,122 | 11,460,114 | 11,372,500 | 5,089,764 | 5,841,866 | 2,118,256 | | | | | |
| | | 53.4 | 0.5 | 100.0 | 100.0 | 55.7 | 100.0 | 100.0 | | | | | |
| | | 37.0 | 14.1 | 8.1 | 8.0 | 6.5 | 4.1 | 1.5 | | | | | |

Source: FPDS-NG for FY 2015 and SAM Entity Management Extracts for September 2015.

Appendix G: Changes From 2000 to 2010 in Civilian Labor Force

| | Male | Female | Asian male | Asian female | Black male | Black female | Hispanic male | Hispanic Female | Native Amer. male | Native Amer. female | Native Haw. male | Native Haw. female | 2+ races male | 2+ races female | White male | White female |
|-------------------------|-------|--------|------------|--------------|------------|--------------|---------------|-----------------|-------------------|---------------------|------------------|--------------------|---------------|-----------------|------------|--------------|
| 2000 NCLF | 53.2% | 46.8% | 1.9% | 1.7% | 4.8% | 5.7% | 6.2% | 4.5% | 0.3% | 0.3% | 0.1% | 0.1% | 0.8% | 0.8% | 39.0% | 33.7% |
| 2010 NCLF | 51.9% | 48.1% | 2.0% | 1.9% | 5.5% | 6.5% | 5.2% | 4.8% | 0.5% | 0.5% | 0.1% | 0.1% | 0.3% | 0.3% | 38.3% | 34.0% |
| Percentage point change | -1.3 | +1.3 | +0.1 | +0.2 | +0.7 | +0.8 | -1.0 | +0.3 | +0.2 | +0.2 | - | - | -0.5 | -0.5 | -0.7 | +0.3 |
| 2000 examiner OCLF | 57.6% | 42.4% | 1.9% | 2.8% | 4.5% | 6.9% | 2.2% | 1.6% | 0.3% | 0.2% | 0.0% | 0.0% | 0.3% | 0.1% | 48.3% | 30.3% |
| 2010 examiner OCLF | 54.7% | 45.3% | 3.7% | 4.0% | 3.6% | 8.7% | 3.1% | 3.7% | 0.1% | 0.3% | 0.0% | 0.0% | 0.2% | 0.3% | 44.1% | 28.3% |
| Percentage point change | -2.9 | +2.9 | +1.8 | +1.2 | -0.9% | +1.8 | +0.9 | +2.1 | -0.2 | +0.1 | - | - | -0.1 | +0.2 | -4.2 | -2.0 |
| 2000 attorney OCLF | 71.3% | 28.7% | 1.2% | 1.0% | 2.0% | 1.9% | 2.3% | 1.2% | 0.1% | 0.1% | 0.0% | 0.0% | 0.3% | 0.2% | 65.2% | 23.9% |
| 2010 attorney OCLF | 66.7% | 33.3% | 1.8% | 1.8% | 2.1% | 2.6% | 2.5% | 1.8% | 0.3% | 0.2% | 0.0% | 0.0% | 0.2% | 0.2% | 59.7% | 26.7% |
| Percentage point change | -4.6 | +4.6 | +0.6 | +0.8 | +0.1 | +0.7 | +0.2 | +0.6 | +0.2 | +0.1 | - | - | -0.1 | - | -5.5 | +2.8 |
| 2000 economist OCLF | 69.4% | 30.6% | 5.4% | 3.7% | 3.2% | 2.4% | 3.1% | 2.0% | 0.4% | 0.1% | 0.0% | 0.0% | 0.6% | 0.4% | 56.3% | 21.6% |
| 2010 economist OCLF | 67.1% | 32.9% | 4.5% | 3.1% | 2.8% | 2.7% | 3.3% | 1.8% | 0.5% | 0.1% | 0.0% | 0.1% | 0.2% | 0.0% | 55.8% | 25.2% |
| Percentage point change | -2.3 | +2.3 | -0.9 | -0.6 | -0.4 | +0.3 | +0.2 | -0.2 | +0.1 | - | - | +0.1 | -0.4 | -0.4 | -0.5 | +3.6 |

Source: MD-715.

Note: Major changes from the 2000 NCLF include the following: most female groups increased, while few male groups decreased; Hispanics overall declined by 0.7 percentage points, but increased in the bank examiner (3.0 percentage points) and attorney (0.8 percentage points) OCLF categories; and female bank examiners increased by 2.9 percentage points.

Appendix H: OCC Workforce Profile, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | Male | Female | Minority | Asian | Black | Hispanic | Native American | Native Hawaiian | 2+ races | White |
|--|-------------|-------------------|-------------|-------------|-------------|------------------|------------------|------------------|------------------|-------------------|
| FY 2011 | 53.9 | 46.1 ^a | 29.7 | 6.0 | 16.2 | 5.6 ^a | 0.8 | 0.1 ^a | 0.9 ^a | 70.3 ^a |
| FY 2012 | 54.1 | 45.9 ^a | 30.5 | 6.2 | 16.0 | 6.3 ^a | 0.8 | 0.2 | 1.1 ^a | 69.5 ^a |
| 2000 NCLF | 53.2 | 46.8 | 27.3 | 3.6 | 10.5 | 10.7 | 0.6 | 0.2 | 1.6 | 72.7 |
| FY 2013 | 54.4 | 45.6 ^a | 32.1 | 7.4 | 16.7 | 6.6 ^a | 1.0 | 0.1 ^a | 0.3 ^a | 67.9 ^a |
| FY 2014 | 54.9 | 45.1 ^a | 32.4 | 7.7 | 16.8 | 6.6 ^a | 0.9 ^a | 0.1 ^a | 0.3 ^a | 67.6 ^a |
| FY 2015 | 54.9 | 45.1 ^a | 33.1 | 7.8 | 17.2 | 6.8 ^a | 0.9 ^a | 0.2 ^a | 0.3 ^a | 66.9 ^a |
| 2010 NCLF | 51.9 | 48.1 | 27.7 | 3.9 | 12.0 | 10.0 | 1.0 | 0.2 | 0.6 | 72.3 |
| Percentage point change from FY 2011 to FY 2015 | +1.0 | -1.0 | +3.4 | +1.8 | +1.0 | +1.2 | +0.1 | +0.1 | -0.6 | -3.4 |

Source: MD-715 workforce data table as of September 30, 2015.

^a EEO groups participating at rates below the 2010 and 2000 NCLF rates.

Appendix I: OCC Workforce Profile as of September 30, 2015

Participation rates of EEO groups are in percentages.

| | Total | Male | Female | Asian male | Asian female | Black male | Black female | Hispanic male | Hispanic female | Nat. Amer. male | Nat. Amer. female | Nat. Haw. male | Nat. Haw. female | 2+ races male | 2+ races female | White male | White female |
|--------------------------------|-------|-------------------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|----------------|------------------|------------------|------------------|-------------------|-------------------|
| OCC workforce | 3,819 | 54.9 | 45.1 ^a | 4.4 | 3.4 | 6.4 | 10.8 | 3.5 ^a | 3.3 ^a | 0.5 | 0.4 ^a | 0.1 | 0.1 | 0.1 ^a | 0.2 ^a | 40.0 | 26.9 ^a |
| 2010 NCLF | | 51.9 | 48.1 | 2.0 | 1.9 | 5.5 | 6.5 | 5.2 | 4.8 | 0.5 | 0.5 | 0.1 | 0.1 | 0.3 | 0.3 | 38.3 | 34.0 |
| Bank examiner | 2,559 | 61.0 | 39.0 ^a | 3.3 ^a | 2.6 ^a | 5.7 | 6.7 ^a | 3.8 | 2.7 ^a | 0.5 | 0.5 | 0.0 | 0.1 | 0.1 ^a | 0.1 ^a | 47.6 | 26.3 ^a |
| 2010 bank examiner OCLF | | 54.7 | 45.3 | 3.7 | 4.0 | 3.6 | 8.7 | 3.1 | 3.7 | 0.1 | 0.3 | 0.0 | 0.0 | 0.2 | 0.3 | 44.1 | 28.3 |
| Attorney | 174 | 51.7 ^a | 48.3 | 2.9 | 4.0 | 2.3 | 3.4 | 4.6 | 2.9 | 0.6 | 0.0 ^a | 0.0 | 0.0 | 0.0 ^a | 0.0 ^a | 41.4 ^a | 37.9 |
| 2010 attorney OCLF | | 66.7 | 33.3 | 1.8 | 1.8 | 2.1 | 2.6 | 2.5 | 1.8 | 0.3 | 0.2 | 0.0 | 0.0 | 0.2 | 0.2 | 59.7 | 26.7 |
| Economist | 75 | 66.7 ^a | 33.3 | 16.0 | 14.7 | 1.3 ^a | 0.0 ^a | 2.7 ^a | 1.3 ^a | 0.0 ^a | 0.0 ^a | 0.0 | 0.0 ^a | 0.0 ^a | 0.0 | 46.7 ^a | 17.3 ^a |
| 2010 economist OCLF | | 67.1 | 32.9 | 4.5 | 3.1 | 2.8 | 2.7 | 3.3 | 1.8 | 0.5 | 0.1 | 0.0 | 0.1 | 0.2 | 0.0 | 55.8 | 25.2 |
| All other series | 1,011 | 39.0 ^a | 61.0 | 6.6 | 4.4 | 9.2 | 23.3 | 2.7 ^a | 4.8 | 0.3 ^a | 0.5 | 0.2 | 0.3 | 0.1 ^a | 0.3 | 19.9 ^a | 27.3 ^a |
| 2010 NCLF | | 51.9 | 48.1 | 2.0 | 1.9 | 5.5 | 6.5 | 5.2 | 4.8 | 0.5 | 0.5 | 0.1 | 0.1 | 0.3 | 0.3 | 38.3 | 34.0 |

Source: MD-715 workforce data table as of September 30, 2015.

^a EEO groups participating at rates below the 2010 NCLF and OCLF rates.

Appendix J: OCC FY 2015 EEO-1 Report (Occupational Categories Profile) Distribution by ERI and Gender: Permanent Employees

Participation rates of EEO groups are in percentages.

| Occupational categories | Total employees | | Hispanic | | White | | Black | | Asian | | Native Hawaiian | | Native American | | 2+ races | |
|--|-----------------|-------------|-------------|-------------|------------|-------------|-------------|-------------|------------|------------|-----------------|------------|-----------------|------------|------------|------------|
| | All | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % |
| 1a. Officials and managers executive/senior level (grade 15 and above) | 273 | 174 | 99 | 6 | 8 | 148 | 71 | 10 | 14 | 10 | 5 | 0 | 1 | 0 | 0 | 0 |
| | 100.0 | 63.7 | 36.3 | 2.2 | 2.9 | 54.2 | 26.0 | 3.7 | 5.1 | 3.7 | 1.8 | 0.0 | 0.4 | 0.0 | 0.0 | 0.0 |
| 1b. Mid-level (grades 13-14) | 214 | 103 | 111 | 6 | 12 | 78 | 81 | 10 | 16 | 9 | 1 | 0 | 0 | 0 | 1 | 0 |
| | 100.0 | 48.1 | 51.9 | 2.8 | 5.6 | 36.4 | 37.8 | 4.7 | 7.5 | 4.2 | 0.5 | 0.0 | 0.0 | 0.0 | 0.5 | 0.0 |
| 1d. Other | 2,493 | 1,481 | 1,012 | 94 | 63 | 1,121 | 643 | 153 | 209 | 97 | 78 | 0 | 1 | 14 | 14 | 2 |
| | 100.0 | 59.4 | 40.6 | 3.8 | 2.5 | 45.0 | 25.8 | 6.1 | 8.4 | 3.9 | 3.1 | 0.0 | 0.1 | 0.6 | 0.6 | 0.1 |
| 1. Officials and managers total | 2,980 | 1,758 | 1,222 | 106 | 83 | 1,347 | 795 | 173 | 239 | 116 | 84 | 0 | 2 | 14 | 15 | 2 |
| | 100.0 | 59.0 | 41.0 | 3.6 | 2.8 | 45.2 | 26.7 | 5.8 | 8.0 | 3.9 | 2.8 | 0.0 | 0.1 | 0.5 | 0.5 | 0.1 |
| Category CLF | 100.0 | 56.1 | 43.9 | 3.7 | 3.4 | 45.7 | 32.7 | 3.7 | 5.1 | 2.2 | 1.9 | 0.1 | 0.1 | 0.4 | 0.2 | 0.2 |
| 2. Professionals | 548 | 301 | 247 | 23 | 15 | 170 | 136 | 50 | 56 | 52 | 38 | 2 | 0 | 3 | 2 | 1 |
| | 100.0 | 54.9 | 45.1 | 4.2 | 2.7 | 31.0 | 24.8 | 9.1 | 10.2 | 9.5 | 6.9 | 0.4 | 0.0 | 0.5 | 0.4 | 0.2 |
| Category CLF | 100.0 | 45.3 | 54.7 | 2.7 | 3.4 | 36.0 | 41.4 | 3.1 | 5.5 | 3.1 | 3.4 | 0.0 | 0.0 | 0.3 | 0.5 | 0.2 |
| 3. Technicians | 4 | 4 | 0 | 0 | 0 | 1 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 100.0 | 100.0 | 0.0 | 0.0 | 0.0 | 25.0 | 0.0 | 75.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Category CLF | 100.0 | 36.8 | 63.2 | 3.4 | 4.7 | 26.9 | 45.3 | 3.6 | 9.2 | 2.3 | 2.9 | 0.1 | 0.1 | 0.4 | 0.6 | 0.2 |
| 5. Administrative support workers | 286 | 32 | 254 | 5 | 26 | 8 | 97 | 17 | 119 | 1 | 8 | 0 | 2 | 1 | 0 | 2 |
| | 100.0 | 11.2 | 88.8 | 1.7 | 9.1 | 2.8 | 33.9 | 5.9 | 41.6 | 0.3 | 2.8 | 0.0 | 0.7 | 0.3 | 0.0 | 0.7 |
| Category CLF | 100.0 | 24.7 | 75.3 | 3.1 | 7.7 | 16.5 | 55.7 | 3.7 | 8.6 | 1.0 | 2.1 | 0.0 | 0.1 | 0.2 | 0.8 | 0.1 |
| 8. Laborers and helpers | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 100.0 | 100.0 | 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Category CLF | 100.0 | 82.0 | 18.0 | 12.0 | 2.1 | 53.9 | 12.9 | 13.0 | 2.2 | 1.4 | 0.3 | 0.2 | 0.0 | 1.2 | 0.3 | 0.5 |
| Total workforce | 3,819 | 2,096 | 1,723 | 134 | 124 | 1,527 | 1,028 | 243 | 414 | 169 | 130 | 2 | 4 | 18 | 17 | 3 |
| | 100.0 | 54.9 | 45.1 | 3.5 | 3.3 | 40.0 | 26.9 | 6.4 | 10.8 | 4.4 | 3.4 | 0.1 | 0.1 | 0.5 | 0.4 | 0.1 |

Source: MD-715 workforce data table as of September 30, 2015.

Appendix K: Hispanic Female Profile by Occupation Positions, Five-Year Trend

Participation rates of Hispanic females are in percentages.

| | | | FY 2011 | FY 2012 | | FY 2013 | FY 2014 | FY 2015 |
|--|----------------|------------------------------|------------------|------------------|------------------------------|------------------|------------------|------------------|
| Bank examiner female | Hires | 1.6 2000 OCLF | 1.1 ^a | 2.4 | 3.7 2010 OCLF | 2.1 ^a | 2.2 ^a | 4.6 |
| | Separations | | 3.4 ^b | 2.0 | | 2.7 ^b | 3.0 ^b | 1.0 |
| | OCC wrk. part. | | 2.4 | 2.5 | | 2.5 ^a | 2.4 ^a | 2.7 ^a |
| Attorney female | Hires | 1.2 2000 OCLF | 14.3 | 0.0 ^a | 1.8 2010 OCLF | 0.0 ^a | 0.0 ^a | 0.0 ^a |
| | Separations | | 0.0 | 0.0 | | 0.0 | 0.0 | 0.0 |
| | OCC wrk. part. | | 2.5 | 2.4 | | 2.8 | 2.7 | 2.9 |
| Economist female | Hires | 2.0 2000 OCLF | 0.0 ^a | 0.0 ^a | 1.8 2010 OCLF | 0.0 ^a | 0.0 ^a | 0.0 ^a |
| | Separations | | 0.0 | 0.0 | | 0.0 | 0.0 | 0.0 |
| | OCC wrk. part. | | 1.6 ^a | 1.5 ^a | | 1.5 ^a | 1.4 ^a | 1.3 ^a |
| All other series female | Hires | 4.5 2000 NCLF | 3.1 ^a | 8.3 | 4.8 2010 NCLF | 8.1 | 1.4 ^a | 0.0 ^a |
| | Separations | | 5.1 ^b | 2.1 | | 6.5 ^b | 1.4 | 3.3 |
| | OCC wrk. part. | | 3.8 ^a | 4.8 | | 5.1 | 4.9 | 4.8 |

Source: MD-715 workforce data table as of September 30, 2015.

^a Hispanic female workforce participation and hiring rates below the relative 2000 and 2010 OCLF or NCLF rates.

^b Hispanic female separation rate above their workforce participation rate.

Appendix L: Hispanic Male Profile by Occupation Positions, Five-Year Trend

Participation rates of Hispanic males are in percentages.

| | | | FY 2011 | FY 2012 | | FY 2013 | FY 2014 | FY 2015 |
|------------------------------|----------------|------------------------------|------------------|------------------|------------------------------|-------------------|-------------------|------------------|
| Bank examiner male | Hires | 2.2 2000 OCLF | 2.3 | 3.2 | 3.1 2010 OCLF | 5.7 | 5.2 | 5.6 |
| | Separations | | 2.0 | 2.4 | | 2.1 | 6.0 ^b | 5.2 ^b |
| | OCC wrk. part. | | 3.4 | 3.5 | | 3.8 | 3.8 | 3.8 |
| Attorney male | Hires | 2.3 2000 OCLF | 0.0 ^a | 14.3 | 2.5 2010 OCLF | 0.0 ^a | 20.0 | 0.0 ^a |
| | Separations | | 0.0 | 0.0 | | 0.0 | 11.1 ^b | 7.1 ^b |
| | OCC wrk. part. | | 3.8 | 4.7 | | 4.5 | 4.9 | 4.6 |
| Economist male | Hires | 3.1 2000 OCLF | 0.0 ^a | 0.0 ^a | 3.3 2010 OCLF | 20.0 | 14.3 | 0.0 ^a |
| | Separations | | 0.0 | 0.0 | | 20.0 ^b | 16.7 ^b | 0.0 |
| | OCC wrk. part. | | 3.2 | 3.0 ^a | | 2.9 ^a | 2.8 ^a | 2.7 ^a |
| All other series male | Hires | 6.2 2000 NCLF | 0.0 ^a | 6.3 | 5.2 2010 NCLF | 2.4 ^a | 4.1 ^a | 4.2 ^a |
| | Separations | | 3.8 ^b | 0.0 | | 0.0 | 0.0 | 4.3 ^b |
| | OCC wrk. part. | | 1.2 ^a | 2.2 ^a | | 2.3 ^a | 2.8 ^a | 2.7 ^a |

Source: MD-715 workforce data table as of September 30, 2015.

^a Hispanic male workforce participation and hiring rates below the relative 2000 and 2010 OCLF or NCLF rates.

^b Hispanic male separation rate above their workforce participation rate.

Appendix M: OCC Participation in Supervisor Positions by EEO Groups, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | FY11 | | FY12 | | FY13 | | FY14 | | FY15 | | Supervisor participation percentage point change FY 2014 to FY 2015 |
|-------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|---|
| | OCC workforce participation | OCC supervisor participation | |
| Male | 53.9 | 65.2 | 54.1 | 63.9 | 54.4 | 62.6 | 54.9 | 60.9 | 54.9 | 61.7 | +0.8 |
| Female | 46.1 | 34.8 ^a | 45.9 | 36.1 ^a | 45.6 | 37.4 ^a | 45.1 | 39.1 ^a | 45.1 | 38.3 ^a | -0.8 |
| Minority male | 12.3 | 10.0 ^a | 12.8 | 10.8 ^a | 13.9 | 11.9 ^a | 14.3 | 12.3 ^a | 14.9 | 12.3 ^a | - |
| Minority female | 17.4 | 8.9 ^a | 17.7 | 10.2 ^a | 18.2 | 12.0 ^a | 18.1 | 12.3 ^a | 18.2 | 11.4 ^a | -0.9 |
| Minority | 29.7 | 18.9 ^a | 30.5 | 21.0 ^a | 32.1 | 23.9 ^a | 32.4 | 24.6 ^a | 33.1 | 23.7 ^a | -0.9 |
| Asian male | 3.0 | 2.8 ^a | 3.2 | 2.6 ^a | 3.9 | 4.1 | 4.2 | 4.9 | 4.4 | 4.7 | -0.2 |
| Asian female | 3.0 | 1.4 ^a | 3.0 | 1.6 ^a | 3.5 | 1.9 ^a | 3.5 | 2.2 ^a | 3.4 | 1.7 ^a | -0.5 |
| Black male | 5.4 | 5.9 | 5.4 | 5.8 | 5.9 | 5.1 ^a | 5.9 | 4.6 ^a | 6.4 | 4.7 ^a | +0.1 |
| Black female | 10.8 | 3.8 ^a | 10.7 | 4.8 ^a | 10.8 | 5.4 ^a | 10.8 | 5.9 ^a | 10.8 | 5.9 ^a | - |
| Hispanic male | 2.9 | 1.4 ^a | 3.2 | 1.9 ^a | 3.4 | 2.9 ^a | 3.5 | 2.8 ^a | 3.5 | 2.8 ^a | - |
| Hispanic female | 2.8 | 3.4 | 3.1 | 3.5 | 3.2 | 4.1 | 3.1 | 3.7 | 3.3 | 3.3 | -0.4 |
| Small ERI groups male | 0.9 | 0.0 | 0.9 | 0.0 | 0.7 | 0.0 | 0.9 | 0.0 ^a | 0.7 | 0.0 ^a | - |
| Small ERI groups female | 1.0 | 0.3 ^a | 1.0 | 0.3 ^a | 0.7 | 0.6 ^a | 0.8 | 0.6 ^a | 0.7 | 0.6 ^a | - |
| White | 70.3 | 81.1 | 69.6 | 79.0 | 67.9 | 76.5 | 67.6 | 75.4 | 66.9 | 76.2 | +0.8 |
| White male | 41.6 | 55.2 | 41.4 | 53.2 | 40.5 | 51.3 | 40.6 | 48.6 | 40.0 | 49.4 | +0.8 |
| White female | 28.7 | 25.9 ^a | 28.2 | 25.8 ^a | 27.4 | 25.2 ^a | 27.0 | 26.8 ^a | 26.9 | 26.8 ^a | - |
| Total | 3,560 | 290 | 3,678 | 310 | 3,919 | 313 | 3,837 | 325 | 3,819 | 358 | |

Source: OCC HR Data Mart as of September 19, 2015.

^a EEO groups participating at rates below their workforce participation rates.

Appendix N: OCC Workforce Profile of NB-VI to NB-VII Feeder Grades and SLP, Five-Year Trend

Participation rates of EEO groups are in percentages.

| | Avg. OCC wrk. part. % | NB VI (equiv. GS-14) | | | | | NB VII (equiv. GS-15) | | | | | NB VIII-X (equiv. SLP) | | | | | SLP percentage point change FY 2014 to FY 2015 |
|-------------------------|-----------------------|----------------------|-------------------|-------------------|-------------------|-------------------|-----------------------|-------------------|-------------------|-------------------|-------------------|------------------------|-------------------|-------------------|-------------------|-------------------|--|
| | | FY 2011 | FY 2012 | FY 2013 | FY 2014 | FY 2015 | FY 2011 | FY 2012 | FY 2013 | FY 2014 | FY 2015 | FY 2011 | FY 2012 | FY 2013 | FY 2014 | FY 2015 | |
| Male | 54.4 | 60.8 | 62.1 | 61.5 | 60.7 | 60.5 | 66.2 | 63.7 | 61.6 | 61.7 | 61.1 | 70.0 | 70.8 | 67.4 | 67.3 | 73.2 | +5.9 |
| Female | 45.6 | 39.2 ^a | 37.9 ^a | 38.5 ^a | 39.3 ^a | 39.5 ^a | 33.8 ^a | 36.3 ^a | 38.4 ^a | 38.3 ^a | 36.9 ^a | 30.0 ^a | 29.2 ^a | 32.6 ^a | 32.7 ^a | 26.8 ^a | -5.9 |
| Minority male | 13.7 | 10.1 ^a | 10.6 ^a | 11.5 ^a | 12.4 ^a | 13.1 ^a | 8.8 ^a | 8.7 ^a | 8.4 ^a | 9.4 ^a | 9.9 ^a | 10.0 ^a | 10.4 ^a | 10.2 ^a | 11.5 ^a | 10.7 ^a | -0.8 |
| Minority female | 17.9 | 11.1 ^a | 11.5 ^a | 11.8 ^a | 12.2 ^a | 12.4 ^a | 7.2 ^a | 7.7 ^a | 9.0 ^a | 9.1 ^a | 8.9 ^a | 6.0 ^a | 4.2 ^a | 4.1 ^a | 3.8 ^a | 3.6 ^a | -0.2 |
| Minority | 31.6 | 21.2 ^a | 22.2 ^a | 23.3 ^a | 24.6 ^a | 25.5 ^a | 16.0 ^a | 16.4 ^a | 17.4 ^a | 18.5 ^a | 18.8 ^a | 16.0 ^a | 14.6 ^a | 14.2 ^a | 15.3 ^a | 14.3 ^a | -1.0 |
| Asian male | 3.7 | 3.0 ^a | 3.2 ^a | 3.8 | 4.0 | 4.1 | 3.6 ^a | 3.5 ^a | 3.5 ^a | 4.6 | 4.9 | 0.0 ^a | 0.0 ^a | 0.0 ^a | 1.9 ^a | 1.8 ^a | -0.1 |
| Asian female | 3.3 | 3.4 | 3.5 | 4.1 | 4.4 | 4.3 | 1.0 ^a | 1.3 ^a | 1.6 ^a | 1.6 ^a | 1.6 | 2.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | - |
| Black male | 5.8 | 4.3 ^a | 4.3 ^a | 4.3 ^a | 4.7 ^a | 5.0 ^a | 3.9 ^a | 3.9 ^a | 2.9 ^a | 2.9 ^a | 3.0 ^a | 8.0 | 8.3 | 8.2 | 7.7 | 7.1 | -0.6 |
| Black female | 10.8 | 5.4 ^a | 5.4 ^a | 5.2 ^a | 4.9 ^a | 5.1 ^a | 3.6 ^a | 3.5 ^a | 3.9 ^a | 4.2 ^a | 4.3 ^a | 4.0 ^a | 4.2 ^a | 4.1 ^a | 3.9 ^a | 3.6 ^a | -0.2 |
| Hispanic male | 3.3 | 2.3 ^a | 2.4 ^a | 2.8 ^a | 3.1 ^a | 3.4 | 1.0 ^a | 1.0 ^a | 1.6 ^a | 1.6 ^a | 1.6 ^a | 2.0 ^a | 2.1 ^a | 2.0 ^a | 1.9 ^a | 1.8 ^a | -0.1 |
| Hispanic female | 3.1 | 1.8 ^a | 2.0 ^a | 2.2 ^a | 2.2 ^a | 2.4 ^a | 2.6 ^a | 2.9 ^a | 3.2 | 2.9 ^a | 2.6 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | - |
| Small ERI groups male | 0.8 | 0.7 ^a | 0.7 ^a | 1.0 | 1.0 | 0.6 ^a | 0.3 ^a | 0.3 ^a | 0.3 ^a | 0.0 ^a | 0.3 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | - |
| Small ERI groups female | 0.8 | 0.7 ^a | 0.7 ^a | 0.6 ^a | 0.5 ^a | 0.6 ^a | 0.0 ^a | 0.0 ^a | 0.3 ^a | 0.0 ^a | 0.3 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | 0.0 ^a | - |
| White | 68.4 | 78.8 | 77.8 | 76.7 | 75.4 | 74.5 | 84.0 | 83.6 | 82.5 | 81.5 | 81.2 | 84.0 | 85.4 | 85.7 | 84.7 | 85.7 | +1.0 |
| White male | 40.8 | 50.7 | 51.4 | 50.0 | 48.3 | 47.4 | 57.4 | 55.0 | 53.2 | 52.3 | 51.2 | 60.0 | 60.4 | 57.1 | 55.8 | 62.5 | +6.7 |
| White female | 27.6 | 28.1 | 26.4 ^a | 26.7 ^a | 27.1 ^a | 27.1 ^a | 26.6 ^a | 28.6 | 29.3 | 29.2 | 30.0 | 24.0 ^a | 25.0 ^a | 28.6 | 28.9 | 23.2 ^a | -5.7 |
| Total | | 1,148 | 1,155 | 1,199 | 1,194 | 1,190 | 305 | 311 | 310 | 308 | 303 | 50 | 48 | 49 | 52 | 56 | |

Source: MD-715 workforce data table as of September 30, 2015.

^a EEO groups participating at rates below their workforce participation rates.

Appendix O: Employee Network Groups

The OCC supports the formation and operation of ENG's to

- allow employees to come together to discuss workplace issues of concern and recommend potential solutions.
- provide input to leadership on matters related to diversity in the workplace.
- promote discussion of views relating to the interests of the group that will contribute to enhanced employee engagement, effectiveness, and agency operations.
- provide leadership opportunities to the officers and members.

The OCC recognizes ENG's as a means of building a more productive and respectful work environment for employees. ENG's are groups of employees who form to address workplace issues that are common to members of that group. The ENG's are governed by a policy that addresses formation and purpose, roles and responsibilities, funding, and permissible and impermissible activities. Each ENG is required to have a mission statement, bylaws, and purposeful activities and programs. Each ENG has an EC sponsor who provides guidance, advocacy, and support for the group's activities and programs. The OMWI assists in the formation of new ENG's and provides guidance and support for the groups' activities and programs to ensure alignment with agency initiatives and objectives for a diverse, inclusive workforce.

The OCC greatly benefits from the input of its six ENG's: HOLA; TWN; NAPA; CARE; PRIDE; and the newest group, Generational Crossroads, which launched in 2014. The Crossroads network group focuses on bringing generational awareness to the workplace by leveraging and providing support to the OCC's multigenerational workforce.

The ENG's provide their perspectives on diversity at the OCC and develop programs and activities to assist in the OCC's recruitment, career development, and retention efforts. All of the ENG's are active and integral components of the OCC's diversity and inclusion initiatives. In fiscal year 2015, the membership in ENG's was approximately 1,809, or 38.1 percent of OCC employees, adjusted for overlapping memberships.

Appendix P: Abbreviations

| | |
|-------------------|--|
| ADR | Alternative dispute resolution |
| ALPFA | Association of Latin Professionals in Finance and Accounting |
| CARE | Coalition of African-American Regulatory Employees |
| CRC | College relationship coordinator |
| Crossroads | Generational Crossroads |
| Dodd-Frank | Dodd-Frank Wall Street Reform and Consumer Protection Act |
| EC | Executive Committee |
| EEO | Equal employment opportunity |
| EEO-1 | EEOC's Standard Form 100 |
| EEOC | Equal Employment Opportunity Commission |
| ENG | Employee network group |
| ERI | Ethnicity and race indicator |
| FAR | Federal Acquisition Regulation |
| FDIC | Federal Deposit Insurance Corporation |
| FEVS | Federal Employee Viewpoint Survey |
| FIRREA | Financial Institutions Reform, Recovery, and Enforcement Act of 1989 |
| FLEC | Financial Literacy and Education Commission |
| FPDS-NG | Federal Procurement Data System-Next Generation |
| FTR | Federal Thrift Regulator |
| HC | Human Capital |
| HOLA | Hispanic Organization for Leadership and Advancement |
| LBS | Large Bank Supervision |
| MCBS | Midsize and Community Bank Supervision |
| MOB | Minority-owned business |
| MWOB | Minority-owned or women-owned business |

| | |
|--------------|--|
| NAICS | North American Industry Classification System |
| NAPA | Network of Asian Pacific Americans |
| NBE | National Bank Examiner |
| NCLF | National civilian labor force |
| NCUA | National Credit Union Administration |
| OCC | Office of the Comptroller of the Currency |
| OCLF | Occupational civilian labor force |
| OIG | Office of Inspector General |
| OM | Office of Management |
| OMWI | Office of Minority and Women Inclusion |
| PRIDE | Gay, lesbian, transgender, and bisexual employees' network group |
| RCLF | Relevant civilian labor force |
| SAM | System for Award Management |
| SLP | Senior-level position |
| TWN | The Women's Network |
| UCE | Uniform Commission Examination |
| WOB | Women-owned business |
| VOS | Vendor outreach session |